

PLUCK AND LUCK

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Issued Weekly—By Subscription \$2.50 per year. Entered as Second Class Matter at the New York Post Office, November 7, 1898, by Frank Toussley

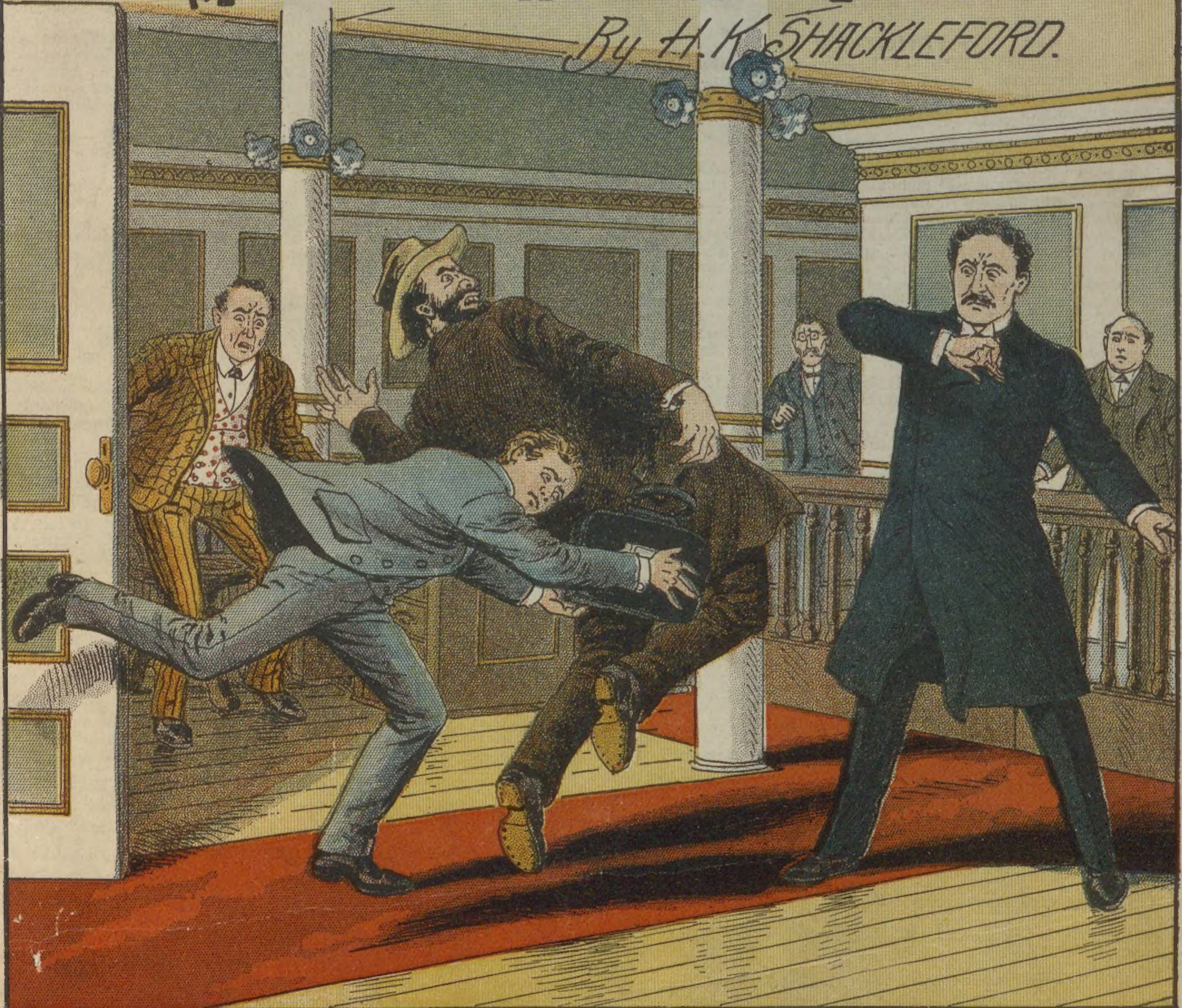
No. 227.

NEW YORK, OCTOBER 8, 1902.

Price 5 Cents.

A MILLION AT 20; OR, FIGHTING HIS WAY IN WALL STREET.

By H. K. SHACKLEFORD.



"Give me the \$100,000, or we leap into eternity together!" cried the stranger. Osborn raised both hands imploringly, and gasped out: "Yes, yes, you shall have it." Quick as a flash Jack made a dive at the man. His hands clutched the satchel as his head struck him in the back.

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CHAPTER I.

THE BROKER'S MESSENGER BOY.

"Here, Jack, take these to the bank."

"Guess I can't get in, sir," said Jack, looking up at the office clock.

"You have one minute. Just skip lively as if you were going to a baseball match," and the broker handed his office boy a bank book and a dozen checks to be deposited in the bank with which he kept his accounts.

Jack took them and bounded out of the office like a small thunderbolt.

The broker heard him going thump! thump! thump! down the stairs, four or five steps at a time, and glanced up at the clock on the wall.

A minute later a man came into the office with a very red face and a good deal of dust on his clothes; also a hat crushed out of shape.

"Osborne," cried the visitor, "if you don't buy me a new hat I'll shoot that cub of yours."

"Why, what's the matter, Nelson?"

"He ran into me head first at the foot of the stairs and butted me clean across the sidewalk, where I rolled into the gutter. That's what's the matter! I—I—I'll kick him through the roof when I see him again."

"I am sorry, old man. Kick me. The fault is mine. I sent him to the bank with just one minute to spare, and told him to imagine he was going to a baseball match, and that's the way he went."

"Yes, and I guess he imagined himself a baseball bat and me a ball, from the way he struck me," retorted Nelson. "Just look at that hat. The young cub sprang before I did, jumped on it with both feet, and then skipped away like a jack-

rabbit. Lord, but I could roast him alive," and the angry man held out the hat for Broker Osborne to look at.

"It's ruined," said Osborne. "Get a new one and send the bill in to me. I am sorry, and will make Jack apologize to you. He didn't have time to do it then, for he had to get there before the door closed, you know," and the broker ordered one of his clerks to get a brush and assist Mr. Nelson in getting rid of the dust on his clothes.

Osborne and Nelson were warm friends and very prominent brokers in Wall Street. Their offices were in the same block, and they very often had large interests together in deals in the Stock Exchange.

Both were rated as millionaires, and had been several times on the verge of destruction as stocks went up or down in the market.

Nelson had an irascible temper at times, and he had a habit of flying into a passion sometimes and discharging some employee who had offended him.

On the other hand, Osborne was his opposite in all that.

He was jolly and good-natured, and his employees served him well, because he was kind and considerate in his dealings with them. All of them had been with him for some years, except his messenger boy, Jack Haile.

He had been but a year with him, and at the time of which we write was not yet seventeen years old.

But he was like his employer, always jolly and good-natured. No work was ever so hard that he could not whistle over it or hum a tune. His mother was a poor widow with three children Jack, the eldest, Nettie, two years younger, and Bob, a lad of nearly fourteen.

Bob was at school and Nettie was learning stenography and book-keeping, so the expense fell on Jack and his mother. But he kept all that to himself, and no one in the office knew anything about his family or home life.

Just as Nelson was about to leave the office, having sent for

a hat in his office, Jack came running up the steps on his return from the bank.

He came near running into the broker again. Nelson grabbed him by the shoulder and pulled him into the office.

"Here's the wild cub," he said as he gave him a violent shaking. "If Osborne hadn't promised me to kill you himself, I'd murder you right now."

Jack looked up at him and laughed.

He would laugh at anything.

He was full of animal spirits.

"How much damages are you going to pay Mr. Osborne for getting in the way of his messenger when running to the bank?"

That was what he asked.

Nelson let go of him and glared at Osborne.

"Lord, what a gall!" he gasped, and Osborne roared.

Nelson had to laugh, too, finally.

He couldn't help it.

Jack laid the bank-book on the desk and was about to retire, when Osborne asked:

"Had the door closed?"

"Yes, sir."

Osborne looked at the bank-book and found the deposits entered properly, and asked:

"How did you get in, then?"

"When the janitor opened it to let Mr. Brown out I slipped in."

"Didn't he see you?"

"No, sir. Both of 'em are bow-legged, and I went between their knees on my hands and feet like a dog."

Osborne and Nelson fairly yelled at his recital.

They knew the two men to be very much bowed in their legs, and that they were very sensitive about it.

"Look here, Jack," called Nelson, when his laugh was over. "Have you any object in life other than having fun?"

"Yes, sir; you bet I have," he replied.

"What is it?"

"To be a millionaire at twenty years of age, sir."

"The deuce," and he opened wide his eyes as he glared at the boy, who was now as serious as an owl. "Do you expect to reach it?"

"I do; yes, sir."

"What do you base your hopes upon?"

"I am always lucky, sir."

Both brokers were deeply interested.

"Lucky!—Going to depend on luck, eh?"

"A good deal—yes, sir."

"No judgment at all, eh?"

"Judgment is guessing—mostly," he replied. "You buy a stock and hope it'll go up. You guess it will. If it does all right. If not you go up—zip!" and he snapped his fingers toward the ceiling.

The two brokers laughed again.

It was interesting to them.

They had been boys themselves.

Osborne had never before supposed that his messenger boy ever had any thoughtful moments, as he was always so jolly.

"But we can buy a stock," said Nelson, "and then go to work to make it go up."

"Yes, sir, so you can; but it's like stuffing cards up your sleeves—all right if the other fellows don't catch you."

"Ha, ha, ha!" laughed Osborne. "There's wisdom for you, old man," and he slapped Nelson on the shoulder in great hilarity.

"How are you going about getting your start for that million?" Nelson asked.

"What'll you give for the tip?"

Nelson looked blank and Osborne roared.

"Going to start in selling tips?"

"What are you paying for pointers?"

"What are you charging?" Nelson asked.

"That depends on the lamb and the length of his fleece," Jack replied.

"I say, Nelson, old man, he's onto us, ain't he?" and Osborne looked at his friend with a well-feigned expression of dismay on his face.

Then it was Nelson's time to laugh, and he laughed as he had not in many a day.

Then Osborne went up to Jack and said:

"You recollect that dynamite fiend who blew up old Craig's office last spring, don't you?"

"Yes, sir."

"Well, when you get your million and a dynamiter comes in and demands it of you what will you do?"

"I'd just whisper to him that everybody keeps their money in the bank, and mildly suggest to him to go over to one of 'em and blow it sky high."

"But if he won't go?"

"Then I'd paralyze him."

"How?"

Jack looked up at him with an expression of surprise in his face, and asked:

"Are you after a pointer?"

"Yes," and Osborne laughed in his good-natured way.

"Make my salary \$10 a week and I'll give it to you."

"Whoop!" yelled Osborne. "Now, let's have your paralyzer."

"I'd ask him if he'd have a check or cash. He'd say cash, of course, and then I'd tell him to come to the safe and help himself, throwing the safe door wide open. He'd put down the dynamite to do it and then a bullet'd paralyze him, wouldn't it?"

"Yes, I suppose it would," drawled Osborne, looking up at the ceiling.

"Of course it would," said Jack. "Those fellows don't like bullets. But raise me to \$15 a week and I'll give you a better one than that."

Osborne glanced at the boy and then at Nelson. The latter was on the point of exploding.

"Nelson, let's go and get a drink. I am as dry as dust," and Osborne rose and reached for his hat.

They went out together.

"Nelson, that boy's cheek has nearly paralyzed me. If you'll give me your word of honor you won't give this away on me I'll stand a champagne supper for a dozen."

"Done," and Nelson laughed till he cried. "I forgive the cub for running into me as he did. I am all broke up," and they went into a cafe and had a bottle of wine with their lunch.

"He played us both for suckers," muttered Osborne. "Lord, but I never dreamed it was in him, and I've had him a year."

"What have you been paying him?"

"Seven dollars a week."

"He's worth ten, isn't he?"

"Oh, yes. He is faithful and quick at all times. But I was never so played before in my life. It broke me all up. I am going to get even with him some way," and then burst into a laugh again.

CHAPTER II.

THE CRANK AND HIS DYNAMITE.

In the evening when he returned to his home, Jack Hame, the broker's messenger boy, gladdened his mother's heart with the news that henceforth he was to have ten dollars a

week instead of seven. The widow and daughter rejoiced, and Nettie said:

"I'll soon be able to divide the expenses of the house with you, Jack."

"Don't you worry, Nett," he said.

"I am not, Jack, but I do want to give mother a rest. She is working herself to death."

"Yes, I know she is, but she'll never take a rest till we catch her and tie her hands behind her back."

"I am not hurting myself," said the widow.

"Oh, no, of course not," and Jack looked at her pale face. "You have no more color than a tub of lard. You ought to be a gay, rosy-cheeked widow instead of——"

"Oh, stop such nonsense," and the loving mother turned and pressed her hand over his mouth.

Nettie and Jack then talked of the plans they had made as to their course when she should be earning a salary as stenographer and bookkeeper.

"I am ready to take a place now," she said, "though my term is not quite up yet. If you will keep a sharp lookout for me you might find me a place down in Wall street somewhere."

"I'll keep both eyes and ears open," he said.

A few days later he heard of a place round in Broad street where a stenographer was wanted. It was in the office of a rich old broker named Hallam.

Bob happened to come down with Nettie that very day, and Jack met them at the foot of the stairs just as they were going up after him.

"Hello!" he exclaimed. "I'm going to see about a place for you. Come on with me, Nett," and he caught her by the arm in his impulsive boyish way, and started down the steps with her.

"What sort of a place is it, Jack?" she asked him, as she tripped along by his side.

"Stenographer. Tom Mason told me about it, and I know the old duffer."

"Oh, please don't say 'old duffer,' Jack. It's perfectly horrid."

Jack laughed and turned into Broad street with her. They soon reached Hallam's office and found him in.

"Mr. Hallam," Jack said, as he entered the old broker's office, "I heard you wanted a stenographer, and have brought my sister to apply for it. Will you give her a trial?"

The old broker looked over his glasses at the rosy-cheeked young girl, and then asked:

"Are you a good stenographer?"

"I think I understand it pretty well, sir," she replied.

"Take a seat there and write at my dictation," and he pointed to a desk near his own.

She pulled off her gloves and sat down at the desk, took a pen, and waited for him to dictate what he wanted written.

It was a short, concise business letter, and she wrote as fast as he could talk.

"Now write it out and let me see it," he said.

She did so, and it was correctly done.

He looked over his glasses at her again, and said:

"You are very young."

"Yes, sir."

"Just from school?"

"Yes, sir."

"Never held any place before?"

"No, sir."

"How much a week do you want?"

"I want as much as I can earn."

"Humph! How much is that?"

"Just what you think I am worth to you," she replied. "I will serve one week and then you can judge the value of my services."

"Ready to go to work now?"

"Yes, sir."

"Very well. I have a good deal of work on hand."

She at once set to work.

Jack kissed her, and left the office to tell Bob down at the foot of the stairs that Nettie would not go with him till after three o'clock, and then he would bring her.

"Has she got a place?" Bob asked eagerly.

"Yes—on trial."

"That's as good as gold. She knows her business," and the little fellow's face was all aglow.

He had unbounded faith in his beautiful sister, and never dreamed that she was not competent to do anything in the sphere of woman's work.

Bob ran home to tell his mother the good news, and Jack hastened back to the office to attend to his duties.

As soon as Osborne's office closed for the day Jack hurried to Hallam's on Broad street to wait for Nettie. He ran up and peeped in, to find her busy writing at the old broker's dictation.

He had to wait two hours—till five o'clock, and then she came out and found him waiting for her at the head of the stairs. "Oh, Jack," she cried, on seeing him. "Such a lot of work I have done. He is so pleased he said he'd give me ten dollars a week. I'm so happy I feel as though I had wings and could fly."

"Well, that's luck and no mistake," Jack replied. "Mother will be a happy little woman to-night," and they hurried on home.

He was right.

Their mother was a happy little woman that night. They told her if she did not stop work they would lock her up. She said she'd do as they wished her to.

Then they decided to give her \$12 a week for board, bank six, and retain one dollar each for carfare and lunch.

"In a year we'll have \$300 between us," said Jack, "and then I'll go in and win."

"Win what?" Nettie asked.

"Win money."

"Would you gamble?"

"Yes, in stocks."

"Oh," and she laughed. "I am not up in Wall street slang yet."

Such was their plan, and each vowed to stick to it, and if they obtained any increase of salary during the year it was to be added to their bank account.

At the end of the first week they each received ten dollars, and six went into a joint bank account—Jack and Nettie Haile.

It had gone on smoothly so for one month, when one day Jack came in from an errand and found Osborne standing behind the railing, his hair on end and a wild-looking man, with a satchel in his hand, in front of him.

"Give me \$100,000 or we leap into eternity together," cried the stranger.

Osborne raised both hands imploringly, and gasped out:

"Yes, yes, you shall have it."

Quick as a flash Jack made a dive at the man.

His hands clutched the satchel as his head struck him in the small of the back.

The maniac went into a heap in the corner, and Jack held the satchel in his hands.

"Kill him, Mr. Osborne."

The broker seized a chair and crashed it down on the man's head as he was scrambling to his feet.

He fell back unconscious.

"For God's sake take that satchel out of here," cried the head bookkeeper to Jack, his face as white as a sheet.

"Yes, take it away before we are all blown up," cried the assistant bookkeeper.

Somebody had called for police, and one came up from the street.

When he saw the crank lying in a heap on the floor, and Jack holding the satchel in his hand, he turned pale too.

"Be careful with that bag," he exclaimed as he put the nippers on the unconscious crank.

"I've got it safe," replied Jack.

Osborne had dropped into his big office chair, utterly overcome, and was almost speechless.

"Back—back!" cried the officer as the bankers and brokers in the building began to run in as they heard the news. "There is danger yet. Don't come in on your lives."

That almost caused a panic, and a wild rush for the street down the main stairway was the result.

Bankers, brokers, clerks, messenger boys and everybody else in the building went tumbling down the stairs in a mass of panic-stricken humanity.

Then more policemen came up on the run, and the satchel was taken in charge by one of them and carried to the station house.

There it was cut open, and found to contain dynamite enough to blow up the City Hall.

Then the friends of the broker rushed in for particulars and to congratulate him.

"Jack saved us all," said the broker as he shook hands with Nelson.

"He did," and then he told the story as the reader has it.

The head bookkeeper also repeated it a hundred times or more. As the news flew over the city, telegrams came from friends congratulating the broker.

Nettie heard of it round at old Hallam's office, and came flying round to Wall street to see if Jack was hurt.

But she could not even get into the building, much less into Osborne's office. She was so nervous and so pretty that many offered her assistance.

At last she met Tom Mason, whom she knew.

"Oh, Tom," she cried, on seeing him, "is Jack hurt? Tell me, is he safe?"

"Yes," Tom replied. "He saved the whole crowd and the only danger he is in is the slaps on the back he is getting. Everybody is praising him."

"Oh, I am so glad," and then she burst into tears—just like a girl.

"Come back to the office, Nettie," Tom said. "This is no place for you," and he led her away round on Broad street again, and saw her once more up the stairs to old Hallam's office.

A broker had just left the old man and he had told him the story of the crank, the dynamite, and the messenger boy's heroic conduct.

"Jack has made a good hit, I hear," the old man said to her.

"I didn't see him, sir. But they said he was safe, and had saved everybody in the office. Oh, Mr. Hallam, what would you do if one of those horrid cranks should come in here with that terrible dynamite in a bag?"

"I'd laugh at him," the old man replied.

"Oh, my! He'd blow himself up too, would he not?"

"Yes; but crazy people don't think of that."

CHAPTER III.

JACK GETS A STAKE.

As might readily be supposed, there was no business done in Osborne's office that day after the visit of the crank. All

Wall street was excited over it, and bankers and brokers discussed ways and means of dealing with the dynamite fiends, who looked upon them as legitimate prey.

And they praised the indomitable pluck of the messenger boy who saved the building from destruction, for the news had come back from the station house that there was enough dynamite in the crank's satchel to blow the building to atoms.

"Let's give that boy a stake," said the broker who had offices directly over those of Osborne's. "I'll give him \$100." And that started the ball going. In half an hour \$600 had been put down for "brave Jack," as they called him.

Broker Bailey brought it down to him and laid it on Osborne's desk, saying:

"This is for Jack—from tenants in the building."

"How much is it?" Osborne asked.

"Six hundred dollars even."

"I'll make it \$1,000," and he went to his safe and took out a roll of bills, from which he counted four hundred dollars, and laid them with the others.

"Good! Good! He deserves every cent of it" cried Broker Bailey. "Here, Jack, my boy! Come here!" and Jack came over to Osborne's desk.

"Do you see that money?"

"Yes, sir."

"Well, it's yours—every cent of it."

"Oh, come off."

"I tell you it's yours. You saved us all, and this is our way of showing you we appreciate it. One thousand dollars ain't much for nearly one hundred lives. Maybe we'll be worth more than that to you some day."

"One thousand dollars for me," gasped Jack, in utter amazement. "What's this you're giving me, Mr. Bailey?"

"One thousand dollars—there it is!"

"Yes, it's yours, Jack," said Osborne.

Jack looked round at the faces about him, and then said:

"Stand back and let me whoop it up! Whoop! whoop! whoop!" and he turned a handspring and then sprang upon the railing and turned a somersault, alighting on his feet as neatly as was ever done in a circus.

The brokers roared and shook hands with him all around.

"Jack, my boy," exclaimed Broker Nelson, "you just paralyzed him with that head of yours, didn't you?"

"You bet I did. It's a hard one, ain't it?"

"Yes, as I happen to know from experience."

"Oh, you didn't get it hard. You ain't a crank. One must have a hard head in Wall street. I've got my stake now and I'm going to make a million."

The brokers finally returned to their own quarters, and Jack said to Osborne:

"Will you please put this in your safe till to-morrow?"

"Yes," and he did so. "What are you going to do with it?"

"Let it lie there until I want it."

"That's very definite."

"Yes, sir. I haven't pulled myself together yet."

"Oh, feel kinder elated, eh?"

"Yes, sir. I've made a bigger per cent. to-day than any other man or boy in Wall street."

"How do make that out?"

"I made a thousand dollars out of nothing. Can't beat that per cent., can you?"

"But the risk of life was great."

"Oh, that don't count, for I had to go in there anyhow, so it wasn't an investment. It was sheer good luck."

Osborne laughed, and then left the office to go to his home. Business for the day had ended.

The clerks then got hold of Jack and shook his hand in gratitude for what he had done. He told them he was trying to save himself for he was in as much danger as they were.

As soon as he could get away he hurried to go for Nettie.

He found her at the foot of the stairs with Tom Mason, Jack's friend, who was a clerk in another office.

"Oh, Jack!" she cried, on seeing him, "everybody is talking about you."

"Well, that don't hurt," he replied. "I am the luckiest dog in the kennel;" and then he told her about the affair, including the purse that had been made up for him.

"Whew! One thousand dollars! Why, Tom, he won't know us after this! Oh, Jack! How happy mother will be," and she fairly danced in her glee.

Of course the mother was happy.

Why should she not be?

Her two children had begun making life easier and more pleasant for her and she was happy because they were.

"Now, mother, you shall have a silk dress, with cloak, gloves, and shoes to match," Jack said. "And Nett shall have the same too. Then Bob must be fixed up for Sunday. That will leave me eight hundred dollars, and that's enough to make a million with."

Nettie laughed and said:

"You really think you are going to make a million, Jack, do you?"

"Well, that's where I have driven a stake down," he replied, "and I am going to try to get to it."

When he went down to the office the next day every clerk there had a paper to show him containing accounts of his conduct the day before.

He put them into his pocket, for he did not sit and read during business hours, as Osborne kept him pretty busy most of the time.

When he got the chance he put the money that had been given him into a bank in his own name.

The banker knew him and took the deposit because he was Jack Haile.

He kept \$200 in his pocket to give to his mother to buy clothes for herself, Nettie, and Bob.

As he was returning from the bank he passed a crowd on the corner of Broad and Wall.

Something had caused quite a gathering of rich brokers there. He ran around the crowd to see if he could find out what the excitement was. As he was trying to do so he saw a tall, well-dressed man appropriate an old gentleman's watch and then move round to the opposite side of the crowd.

He tapped the old man on the arm and said:

"Your watch is gone, sir."

"Eh! What! Yes, so it is!" and he looked inquiringly at Jack.

"I saw a man take it. Come and to the other side and I'll show him to you."

The old gentleman stepped lively.

"There he is—that man with the brown derby, sir," and he pointed out the man, who was at that moment trying to lift another watch from its place.

The old man raised his heavy cane and brought it down upon the man's head, and down he dropped.

The old man felt in the prostrate man's pocket and found four gold watches.

One was his own.

"This one is mine," he said. "Who else have lost watches?"

Every man felt for his watch.

Just then an officer came up and took both into custody.

It turned out that the old man was one of the very rich men of Wall Street whom Jack did not know.

The pickpocket was an old offender in disguise, whose presence in the street had not been suspected at all.

The old gentleman did not find out who Jack was till the next day, and then he came up into Osborne's office and left a neat little gold watch and chain for him.

Again he was a subject of congratulations, and he felt very

proud of the watch. Putting it in his pocket and making a good display of the chain, he waited for a chance to run down the street and thank Mr. Hatcher for it.

At last he got the chance.

Osborne sent him to a broker whose office was in the same building with Mr. Hatcher's.

He delivered the papers and then turned to the suite of offices occupied by the old millionaire. Entering the reception room, he found himself in the presence of two very prominent brokers, who were talking in a very low tone of voice.

Of course he listened, for he could not but hear what they said.

But he made no effort to get possession of any news. It simply fell upon him.

Yet one of the brokers suddenly turned and glared at him—glared fiercely, and then stepped forward and gave him a stinging slap in the face, saying:

"Get out before I break your neck."

Jack was astounded.

He knew the broker was not master there, and had no right to order him out, much less strike him.

His eyes blazed for a moment, and then he made a rush at the broker and butted him in the stomach with such force as to send him in a heap against a table and thence to the floor, where he lay like one dead.

"You cowardly bully," he hissed, as he stood over the prostrate broker. "You struck the wrong boy that time."

Mr. Hatcher and his private secretary ran into the room from an inner office.

"What in the world has happened?" the old millionaire exclaimed.

"He slapped me in the face, sir."

"For listening," said the other broker.

"No, sir, I was not. I came here to see Mr. Hatcher, and while waiting, that man turned and slapped me."

"He must be dead—he doesn't move!"

CHAPTER IV.

THE TROUBLE IN HATCHER'S OFFICE.

The sudden exclamation of Mr. Hatcher caused the others to look at the broker on the floor.

He was lying like one dead.

His head had struck the table, and now blood came from his mouth.

"Mr. Blumm had no right to strike me," said Jack, as he looked down at the unconscious man.

"That is not the question just now, my young friend," replied Mr. Hatcher. "Let's see if we can do anything for him," and he and the other broker, assisted by the private secretary, lifted him up from the floor and laid him on a lounge.

"Better call a physician," suggested the other broker, whose name Jack did not know.

"Shall I do so, sir?" the secretary asked of Mr. Hatcher.

"Yes," and he ran out of the office.

Just across the street a physician had an office.

He soon came in and found Blumm still unconscious.

A few words of explanation served to put the doctor on the right track.

"His head was hit," he said.

"It struck the table as he fell," Jack explained.

In a few minutes he had him in his right mind again.

Blumm then glared at Jack with the fierce hate of a tiger at bay.

"What does all this mean, Mr. Blumm?" Mr. Hatcher asked.

"That cub of Osborne's was spying and listening, and I slapped his face."

"That's a lie, sir, except the slap," put in Jack.

Blumm would have sprang upon him, but was held back by the doctor and the broker.

"Keep quiet, Jack," said Mr. Hatcher. "Let Mr. Blumm speak without interruption, and then you can do the same."

"I have nothing more to say," said Blumm.

"Then let's hear your side, Jack," said Mr. Hatcher.

"It was this, sir," put in Jack. "I called to thank you for this watch and chain, which you were so kind as to leave at the office for me. I was standing here waiting for a chance to see you, when Mr. Blumm suddenly turned and gave me a slap in the face. I don't take slaps from anybody, and so I went for him—butted him goat fashion—and sent him to grass. I don't know what you think of him. I think, if he is not crazy, he is a flabbergasted old hog, and——"

"That'll do," said Mr. Hatcher. "You have no right to insult the gentleman."

"He is no gentleman—doesn't know how to be one."

Jack was mad. But he added, coolly:

"I want to thank you, Mr. Hatcher. I thank you ever so much, and will always be grateful; and I'm sorry, too, this happened in your office, and hope you will not blame me any more than you can help," and with that he turned to the door, on the threshold of which he stopped, looked at Blumm, smiled, and said:

"Better size up a boy before you hit him hereafter."

Then he left and hurried back to the office.

Osborne was waiting for him and was a little out of patience at his long absence.

"You are not as lively to-day as usual, Jack," the broker said to him as he handed him some papers to deliver to addresses on them.

"I was detained, sir, and will explain later," Jack replied.

"Very well. Hurry with these."

Jack did hurry, and was kept pretty busy all day.

At three o'clock, when business was over, Jack stopped Mr. Osborne at his desk, and told him what had taken place at Hatcher's office.

The broker was amazed.

He then told Jack that he and Blumm had long been bitter enemies, and that he probably thought he was spying upon him.

"Well, he had no right to slap me."

"No, and I am glad you resented it as you did. But let me caution you to tell no one of this—not a soul. It may make trouble."

"I won't mention it, sir."

Jack then went to Hallam's office to meet Nettie and take her home.

One of Hallam's clerks, a young dude of twenty, was talking to her as she was drawing on her gloves.

"I will—aw—take you home, Miss Nettie," the dude drawled.

"Excuse me, Mr. Hotchkiss, but my brother comes for me every day. I really couldn't think of putting you to so much trouble," and she turned away from him as Jack came up.

"Aw—let me pay your carfare then," and he drew a handful of pennies from his pocket.

Jack saw and heard him.

"See here, sonny," he said, drawing the two hundred dollars in bills from his pocket, "we don't need any carfare. If you haven't got money to pay your way to a school where boys are taught how to be gentlemen have our bills sent to me and I'll pay them."

"Oh, Jack," gasped Nettie, as she ran down the steps with him. "That was a cruel blow. The poor dude doesn't know any better. He is so in love with himself."

"I'll put a head on him if I catch him offering carfare to my sister again."

"He never did before. He wanted to escort me home, but I wouldn't let him."

That night Jack lay awake pretty near all night, thinking over the occurrences of the day.

He had heard Blumm and the other broker talking about a certain stock which they were going to corner.

Corners and such things were familiar terms to him.

"But they probably won't buy," he muttered to himself, "for fear I had told on them. If I only knew. If I could find out," and then he fell asleep.

The next day it was half a point higher, and on the third two points.

That was enough for him.

He hurried to the bank and asked the cashier if they would buy stock on a margin for him.

"See Mr. Elam in that little office back there," the cashier said. "He attends to that department."

He saw Mr. Elam, and the arrangement was soon made.

In five minutes he had given his check for \$800, with an order to buy 114 shares "C. & S." at 70, on 10 per cent. margin.

In ten minutes the shares were bought and held by the bank, and Jack returned to his post.

He watched the quotations and in ten days "C. & S." was up to 102.

Running over to the bank he ordered his stock sold.

It was sold at once.

The next day he got a statement.

Commissions deducted left \$4,200 to his credit in the bank.

He caught his breath as he read it.

Thirty-two dollars profit on each of 114 shares made him \$3,648. He had \$800 capital. Commissions reduced the whole to \$4,200.

He looked at the figures for some moments and then crumpled the paper and put it in his pocket.

"I won't tell even Nett," he said to himself as he went back to the office. "I wonder what Blumm thinks now? If I had told Mr. Osborne he would have ruined Blumm & Co. But I didn't, and my little deal wasn't a flea bite. Lord, but it is a big pile for me! I wonder if I will ever get such another chance as that? I am going to watch those corners. Somebody is always trying to get up one."

A few days after that Jack met Blumm face to face in Nelson's office, whither he had gone to deliver some papers for Osborne.

Their eyes met and both were defiant in expression.

"Hello, Jack," Nelson greeted, as he took the papers.

He liked Jack, and ever since the dynamite affair had regarded him as one of the characters of Wall street. It was well known to him that Blumm and Osborne were enemies. But he did not know that Jack was involved, too.

"See here, Blumm," he said. "This is young Jack Haile, who caught the dynamite crank over the way some time ago. He and I are great friends. I don't believe he is afraid of the—hello! Excuse me! You and Jack turn your backs. Montague and Capulet! Well, no harm intended or done. Tell Osborne all right, Jack."

Jack bowed and left the office.

"I don't want to know any one from that man's office," Blumm said by way of explanation.

"Yes, I forgot. It's all right. That boy is a game chicken, though, and would fight at the drop of a hat. I once wanted to wring his neck for him," and then he told the story of the collision with the boy who had sent him rolling in the gutter.

"I regard him as impudent and insolent," said Blumm.

"I have never found him so," Nelson replied, "and I see him about every day in the week."

Blumm made no reply, and soon after left the office.

It so happened that Blumm and Nelson frequently went into deals together, and Jack suspected that something of the kind was up then.

He saw a memoranda in Nelson's handwriting lying on his desk as he stood there a brief minute or two. It was simply "30,000 shares Q. & B. at 78."

He was familiar enough with such things to know what it meant, so he went thinking very hard.

Two days later he noticed that "Q. & B." had gone up to 80.

"They're after it," he said, and when he got a chance he ran over and gave the bank an order for 500 shares of the stock on 10 per cent. margin, which left but \$200 of his capital in the bank to his credit.

A week later there was almost a panic in the Stock Exchange over the bounds made by "Q. & B."

It had gone up to 115.

Jack ran over to the bank and ordered his shares sold at once, and five minutes later it went at that figure.

"I'll get that million yet," Jack muttered, as he ran back to the office and sat down to await calls for his services.

CHAPTER V.

A BLACK RING WITH A DIAMOND.

With \$20,000 in bank to his credit Jack was quite another boy.

While he was jolly, lively, and faithful in the discharge of all his duties, he was as independent as the richest man in Wall street.

He kept his finances a secret from everybody; his mother and sister did not know that he had any more than the \$800 in bank.

But they noticed that he spent an hour or two each night studying reports of Wall Street transactions.

"One would think you were running Mr. Osborne's business for him, Jack," Nettie said to him one evening.

"Why?" he asked.

"You give so much study to Wall street affairs."

"Oh, I am going to be a banker or broker some day," he replied, in a laughing sort of a way, "and so I want to keep posted."

"But you don't run out with the boys any more like you used to do?"

"No, and it's strange I never see you playing with dolls any more, as you used to do?"

"Oh, I have to work now and have no time to play with dolls."

Jack laughed and said:

"You see how it is, don't you?"

"Yes," and she laughed too.

"Well, you've got to go to Mamie Ahrens' party with me," she finally said.

"When does it come off?" he asked.

"Two weeks from next Tuesday. Mrs. Ahrens has sent word to mother that she expects her to come, too."

Jack turned and looked at his widowed mother.

She was only thirty-six years old, and now that Jack and Nettie had made life easier for her was quite pretty and happy looking.

She had not been to any party or pleasure gathering in years.

Mrs. Ahrens had been her schoolmate and had married a man who was now quite rich, having made money as a builder. Her daughter and Nettie were about the same age. She had always loved Mrs. Haile, and now insisted that she and her

children should spend the evening at her house during Mamie's birthday party.

"I'll go if you will, mother," Jack said. "Just to see you take the shine off of every girl there."

His mother laughed and said:

"You silly boy. I'll go to please Maggie, and want to see you all enjoy yourselves."

Maggie was Mrs. Ahrens' name.

"Very well. The widow Haile must go dressed in a style becoming her beauty, and——"

"Come! Come!" his mother interrupted him. "I won't go if you are going to spend any money on me."

"You are in the minority, sweetheart. Nettie and I hold the bank books in this household—don't we, Nett?"

"Yes, de do," said Nettie, laughing.

"Just so. Now, Nett, see to it that she is properly dressed, and no cheap stuff at that. I'll stand the expense."

Mrs. Haile protested in vain.

"No use!" said Jack, shaking his head. "You are going among people who will be well dressed. The widow Haile shall be the belle of the evening and dance as she used to dance when she was a light-hearted young girl. I am her first born. She is my first love and I want her to be bright, beautiful, and happy," and as he said that he put his arms around her neck and kissed her till the tears trickled down her cheeks.

That was his way—genial and impulsive with those he loved.

No wonder Bob, Nettie, and his mother loved him.

The next day he went to a tailor and ordered a dress suit made for himself, and when Nettie returned home in the evening she had money enough to enable her mother, Bob, and herself to get up a proper wardrobe for the Ahrens' party.

A day or two later Tom Mason was telling him how he could make a lot of money on a tip he had.

"Where did you get it?" he asked him.

"Out of Jay Gould's office."

Jack whistled.

"What's the matter?" Tom asked.

"That tip will ruin the man who puts up money on it," he replied.

"Why do you think so? Gould is one of the most successful men on the street."

"So he is, and when a man gets a tip from him it's a trap. Why, he used to sell traps. Now he gives 'em away—as tips."

Tom was puzzled.

"I don't understand you, Jack," he said.

"He started out in life peddling rat-traps—so I read in the papers once—and he learned a good deal at the business, I guess. I know a man who bought on one of his tips last winter and was living on snowballs before spring."

Tom laughed and said:

"I guess you ain't posted, Jack."

"Well, maybe I ain't."

Tom sold the tip later in the day, and got fifty dollars for it.

He was so elated that as soon as he was free from his work he hurried around into Broad street to old Hallam's office, where he knew he would find Jack waiting for Nettie at the foot of the stairs, to tell him about it.

"Well, you have made an enemy for life, Tom," Jack replied.

"No—he is one of my friends."

"But he won't be long. I heard Mr. Osborne say Jay Gould was the most dangerous man in Wall street."

Tom didn't care for that.

He had the fifty dollars in his pocket and was happy.

"What are you going to do with it, Tom?" Jack asked him.

"I am going to give mother some of it, buy me a new suit, and theater tickets."

"How much are you going to put in the bank?"

"What bank?"

"Where you keep your money."

Tom nearly fell down on the steps.

Then he pulled himself together and said:

"The million or two in bank can keep warm without any of this."

"Going to spend it all?"

"We need it all and more too."

"Well, what are you going to start on when you set up for yourself?" Jack asked him.

"I guess I'll make a stake."

"Yes, a mistake," replied Jack.

A little man with a full black beard was standing on the lower step looking for a letter which he thought he had in his coat pocket. He pulled letter after letter from his pocket and looked them through without finding the one he was looking for. When he heard Jack's remark he looked up at him, smiled, and said:

"You are right, young man," and then walked off up toward Wall Street.

"Jerusalem!" gasped Tom his eyes bulging. "Do you know who that is?"

"No. Who is he?"

"Jay Gould."

"Why, he's a little man, isn't he?" and Jack gazed after him until he was out of sight in the crowd.

"Yes, I knew you were right, but we need so many things at home that I can't put a penny into the bank."

"Yes, I know how it is," said Jack. "You don't get much and have to dress well all the time."

"And I haven't had a chance to tackle a dynamite crank and have \$1000 given me," added Tom.

"What would you do if you had the chance to tackle one?"

"Skip," replied Tom, and they both laughed over the honest confession.

Just then Nettie came down the stairs and the three went away together.

Tom left them up near the City Hall, and Jack and Nettie went on together.

Jack told her of Tom's luck and the Jay Gould incident.

She laughed, and said she was glad he had made the money.

"I believe I have got a tip myself," she added.

"What is it?"

"Mr. Hallam is to buy up all the stock of the L. & N. road for several men who are going to corner it."

"How did you find it out?"

"I heard a broker named Blumm talking it over with him at his desk to-day."

"Did they know you were listening to them?"

"I don't think they thought of me at all. They come and go without taking any notice of me. I wasn't listening. I just couldn't help hearing them."

Jack did not say any more further than to caution her against saying anything about it to any one else. But when he got home he hunted up the quotations of L. & N., and found it ruling at 88—a very strong stock.

He lay awake a long time that night, wondering if the stock was really going to be cornered. When he fell asleep he dreamed somebody was trying to choke and rob him. He awoke with a start several times and his sleep did him little good.

That day a tall, dark man came into the office and asked to see Mr. Osborne. While he was waiting for his turn Jack noticed that he wore a peculiar ring on the little finger of his left hand.

It was a coal black ring with a diamond sunk into it. He noticed it, for he had never seen one like it before.

By and by Mr. Osborne was at leisure to see him and the stranger was shown into the private office. He simply wanted

Mr. Osborne to invest \$10,000 in some safe stocks for him, and had the money with him.

Of course the broker took it, gave him a receipt for the money, and the man left.

An hour later Jack was sent to the bank to deposit the money. He carried it in a small leather hand-bag, and made his way toward the bank through the usual crowd on the street at that hour of the day.

As he walked along he saw just before him a tall man with a flowing beard, and on the little finger of his right hand was a black ring with the diamond sunk deep in it—just like the one he had seen but an hour before.

The first wearer had a big mustache. The second one wore a full flowing beard.

He was thinking of the two rings, wondering if they were a new style, when the man drew a pocket handkerchief, as if to use it, shook out its folds right in Jack's face and filled his eyes with a dust of some kind that instantly blinded and burned him.

"Oh Lord! Oh—oh!" cried Jack, dropping the bag and clapping both hands to his eyes.

The tall man picked up the bag quickly and asked:

"What's the matter?"

"Oh, my eyes! My eyes are ruined!" Jack cried.

A crowd surrounded him in an instant almost, and the tall man walked off with the bag.

Somebody took Jack by the arm to run him into the nearest drug store.

"My bag—my leather hand bag!" he cried. "Give it to me! Where is it?"

"There's no bag here," said a dozen at once.

"Oh, I've been robbed! A brown leather bag with \$10,000 in it! Oh, Lord my eyes are ruined!"

An officer rushed into the crowd, and found out the trouble. He rang for an ambulance, and until it came Jack was taken into a drug store and had a doctor attend to his eyes.

Word was sent to Osborne at once and he ran to the drug store to see Jack.

"A brown leather bag," he exclaimed aloud, when he heard the story of the robbery. "A tall man with a full beard. I'll give a thousand dollars for his arrest."

The ambulance came, and Jack was sent to the hospital, suffering intense pain and crying out every moment in his agony.

CHAPTER VI.

"THERE'S SOMETHING WRONG, MA'AM."

At the hospital the doctors said it was fine cinnamon dust that had been thrown into Jack's eyes, and that, while painful, was by no means dangerous.

"Lord, I thought it was pepper!" Jack exclaimed, very much relieved.

"Yes," the doctor added, "I never heard of cinnamon being used that way before. Lucky for you it was not pepper."

"Then I can go home?"

"After we get it all out for you."

They worked with him for some time, and finally got most of it out of his eyes. But they pained him a good deal for all that.

It was not until after business hours that Nettie heard what had happened to Jack.

She was told by one of Hallam's errand boys, who had heard it on the street.

"Oh, Mr. Hallam!" she cried, as the old broker was putting on his coat to leave the office. "Jack has had pepper

thrown into his eyes and was robbed of money Mr. Osborne had sent to the bank by him."

"Eh! What! Who says so?"

"Joe says so. He heard it on the street. They took him to a hospital, but he doesn't know to which one."

"Chambers street is the nearest one," the old man said. "Here, Hotchkiss, take Nettie to the Chambers Street Hospital to her brother."

The young dude clerk hastily donned his coat and hat preparatory to going with her.

But just at that moment Tom Mason, who had heard the news on the street, came up and peered into the office to see if Nettie was there.

She got a glimpse of him and flew to the door.

"Oh, Tom. Have you heard?"

"Yes, and came to take you home."

"Oh, Mr. Hotchkiss! Tom will go with me. He knows where Jack is and came after me!" and she ran down the stairs, followed by Tom.

Hotchkiss followed and said:

"Miss Nettie, Mr. Hallam told me to take charge of you and I shall have to do so."

"Oh, go and get some milk!" Tom blurted out. "Didn't you hear her say I would go with her?"

"Mind your business," retorted the clerk, as he walked alongside of her.

"That's just what I am going to do. She asked me to take her to Jack, and I am going to do it."

They went along almost at a run. Omnibuses and street cars were too slow entirely, and in a little while young Hotchkiss was out of breath.

At the hospital they were told that it was not pepper but cinnamon dust that had been thrown into Jack's eyes, and that he would be out in an hour or two.

Nettie and Tom waited for him in the reception room.

When Jack came down he could scarcely see, for they put a green shade over his eyes.

But Nettie and Tom said they would take him home.

"I must see Mr. Osborne at once," said Jack. "Tom, run and hunt him up. He may not have left his office yet. Tell him to come and see me at once, or send an officer, as I want to tell him something."

"Tell him to come to your home?"

"Yes—and right away."

Tom left, and then Nettie wanted to lead him home.

"Call a carriage," Jack said.

"Mercy! That will cost two dollars!" she exclaimed.

"Yes—call one."

Nettie ran out and soon bargained with a cabman.

They had not been twenty minutes in the house ere Mr. Osborne and Tom arrived.

Jack's mother, very much excited, showed him into their little parlor, where Jack was lying, with his eyes bandaged.

"Leave us together, mother, please," Jack said, and the widow left the room.

"Mr. Osborne, when that tall man left that money with you, did you notice the ring on the little finger of his left hand?"

"Yes, I did, too. He had a big mustache and no beard."

"Yes."

"Well, as I was going to the bank I walked behind a tall man with a ring like that on that same little finger. But he had a big, flowing beard. As he jerked his handkerchief out of his pocket he flung that stuff into my eyes. It hurt so much that I dropped the bag and put both hands up to my face. I can't get it out of my head that they are both the same man."

"Great Scott—yes!" exclaimed Osborne, springing to his feet. "I see through the game! They have my receipt for the

money and now have the money too. I am responsible for it. Lord, but it's the sharpest game that has yet been played! Have you told any one of this?"

"No, not a living soul."

"Keep it to yourself. I'll see the detectives at once. If you need any help let me know," and he shook Jack's hand and started to leave the house.

He opened the wrong door and walked into the dining-room where Nettie and her mother were.

"Ah! Excuse me, ladies," he said. "I am trying to find my way out. Jack is all right, madam, and I am his friend for life. I lay no blame upon him for this thing." Then turning to Nettie, he asked:

"Are you his sister?"

"Yes, sir."

"Ha, ha, ha! It's a good joke. I have seen you with him several times and thought that he was your mash."

Nettie and her mother laughed heartily, and then the widow showed him out of the room into the corridor.

Osborne hastened to the chief of police and gave him the secret of the ring, saying he fully believed the man who brought him the money was the same one who had taken it from Jack Haile.

The chief took him through the Rogues Gallery to see if he could find a likeness of the man. But he could see nothing like him there.

But that night the man with the black ring was caught, the money was found on him, and there was cinnamon dust in his coat pocket. The brown leather hand-bag, though, could not be found.

The next day one of Osborne's clerks was sent up to Jack's house to tell him the man with the black ring had been caught, and the money found on him.

Jack whooped like a Comanche when he heard it.

"Did they get the one with the beard?" he asked.

"I don't know about that. They want you to come down to identify him just as soon as you can get out."

"I guess I can go down to-morrow. My eyes feel awful sore to-day."

The clerk went away, and Jack lay around the house all day talking to his mother.

Just before dark a carriage drove up before the house and a man got out.

He inquired the way up to the apartments of the Widow Haile.

He knocked on the door and Bob opened it.

"Is Jack Haile here?" the man asked.

"Yes, sir."

"Tell him Mr. Osborne has sent for him to go down to the Tombs to see if he can identify that man who put cinnamon dust in his eyes."

Jack heard him and came to the door. The man looked hard at him and asked:

"Are you Jack Haile?"

"Yes, sir."

"Well, Mr. Osborne has sent a carriage for you to go to the Tombs at once to identify the prisoner. He is waiting there for you himself."

"I'll be ready in five minutes, sir," and Jack began preparations to go.

His mother and sister could think of nothing but the kindness of the broker in sending a carriage for him.

They saw him off just as the street lamps were being lighted. Of course they didn't know how long he would be gone.

It was ten o'clock at night when a detective called to tell him he would be needed at 10 a. m. the next day at the Tombs to identify the prisoner.

"But they sent for him to-night to do that," said Mrs. Haile.

"You must be mistaken, ma'am."

"Indeed, I am not," and she told the story of the carriage and the messenger purporting to come from Mr. Osborne.

"There's something wrong, ma'am. They have got him," and the widow uttered a shriek and fell in a swoon.

CHAPTER VII.

IN A TRAP—THE ESCAPE.

It was quite a long ride from where Jack lived to the Tombs and he was kept so busy talking with the man who had come for him that he failed to notice that the carriage was not going there at all.

It finally stopped in front of a house, and the man said to him:

"We have to stop here a few minutes to see a lawyer," and he got out and held open the door for him to get out after him.

Jack stepped out and followed him into the house and up four flights of stairs. At the top of the flight he saw a man and woman standing there as though they had been waiting for the party.

"We are here," said Jack's companion.

"Yes—well, come in," responded the man with the woman, to whom he turned and spoke a few words in a tongue he did not understand.

They led the way into a room in the rear of the building, where Jack was told to take a seat.

He sat down, and the two men went away, leaving the woman in the room with him.

"What street is this house in, ma'am?" Jack asked her.

She answered him in French, a language of which he knew nothing.

He seemed a little surprised, but said nothing, thinking she was a servant in the lawyer's house.

But she seemed to have nothing on hand to do but to stay there with him, for she stood at the window and gazed out at the lights in the rear of the buildings on the next street.

At last he became suspicious that something was wrong, and turned again to the woman.

But she replied in French and so he could gain nothing there.

He tried the door and found it locked.

Then he sat down again to think and wonder what all this delay meant.

He took a good look at everything in the room, as if to see if his suspicions were reasonable.

Just at that moment the man who had brought him there entered the room, and the woman went out.

"The lawyer was called out just before we arrived," the man said by way of explanation, "and left word for us to wait till he came back."

"But will they wait for him at the Tombs?" Jack asked.

"Yes. Court is not in session. You are simply to identify him in the presence of witnesses. Sit down and be patient."

He sat down and in a little while the man went out.

Jack heard the key turn in the lock. He sprang to the door and found that he was a prisoner.

"This is strange," he muttered, as he looked around the room again. "I don't understand why he should lock the door on me. If I am not a prisoner I'd like to know when a fellow is one. I am locked in, and by a man I never saw before this evening. I wonder if I can fight my way out?" and he drew his pocket knife and looked at it.

It was a very common affair, and not very dangerous unless drawn across one's jugular. He didn't know much about jugulars.

"Maybe he is armed," he said to himself, as he put it back into his pocket. "He must be much stronger than I am, and could handle me in a struggle. But I'll ask him right out why he keeps the door locked all the time, when he comes in again."

But an hour passed, and he was still all alone.

The single gas jet gave him light enough to read by had there been anything for him to read.

At last the door opened.

The man came in, holding the door open for the woman, who entered with a tray on which were dishes.

"The lawyer's wife has sent supper up to you," the man said, as the woman set the tray on a little table.

"I say," Jack replied, "this thing has gone far enough."

"What thing?" and the man gazed at him as if surprised at his remark.

"This waiting for a lawyer. I am a prisoner here. What's it all about? Out with it."

"Why, you are not a prisoner."

"I ain't?"

"No."

"Glad to hear it. I'll go home to supper," and he put on his hat and started for the door.

The man closed and locked it.

"Ah!" and Jack looked up at him.

"You are to wait here till the lawyer returns," the man said.

"And you are to keep me locked up till he does, eh?"

"Well, I am responsible to the court for your safety."

"I don't believe you."

"Do you think I'm lying?"

"Yes, I do."

The man glared at him.

"This is no lawyer's house," Jack said. "Lawyers never violate the law in such a way. They know better. I am a prisoner—caught in a trap like a rat. Tell me what it's all about and I won't make any trouble."

"You can't make much trouble," the man replied.

"I can smash that window and the people in those houses over there can hear my voice."

The man drew a dagger from his bosom and said:

"Try it and you'll get a taste of this. We are not to be beaten by a boy."

Jack was brave even to fearlessness, but he saw the potency of the dagger at a glance.

"Then I won't try it," he said. "You have the drop on me," and he turned to the table and looked at the supper which had been brought up to him.

There was coffee, hot rolls, butter, eggs, and chops—a tempting meal.

"That's all right, sit down and eat," the man said to him.

"If you make no trouble you will get into none yourself."

"That's all right," Jack replied, as he sat down and proceeded to do justice to the things before him.

He drank the coffee, and in a few minutes after he finished eating he felt so drowsy he sat where he could lean his head against the wall and sleep.

A broad smile came into the man's face as he looked at him.

By and by he rolled off the chair and fell on the floor like one in a drunken stupor.

The drugged coffee had done its work, and he was sound asleep.

When he came to, or woke up, the sun was shining brightly into the room through the window. He knew it was in the afternoon.

He got up on his feet with a dizzy feeling in his head and a terrible nausea in his stomach.

"Lord, but I feel sick enough," he groaned as he staggered to the window to get some fresh air.

The window was fastened down so it could not be raised.

Without a moment's hesitation he sent his fist through the glass, and the broken pieces went jingling to the yard below.

A moment later he heard footsteps running upstairs.

The door opened and the French woman burst into the room.

She saw the broken pane and let go a torrent of jabbering lingo at him, shaking her fist in his face.

Jack saw his chance.

Quick as a flash he ran at her, butted her in the stomach and sent her rolling on the floor.

Then he darted out of the room and bounded down the four flights of stairs with a recklessness that threatened the breaking of every bone in his body.

He reached the front door and found it locked.

There was a chain across it.

He managed to open it and darted out on the stoop.

There he ran into the man who had brought him there.

Ere the man could recover from his astonishment, Jack butted him in the stomach, and both rolled down the stoop to the pavement together.

Then a desperate struggle ensued.

Jack tried to get away, and the man held on to him.

"Police! Police! Police!" he yelled at the top of his voice, and in just one minute a crowd had gathered.

At last a burly Irishman came to Jack's assistance by planting a stunning blow on the villain's ear.

That knocked him out, and Jack broke loose from him.

The man pulled himself together and ran into the house ere an officer arrived to arrest him for the disturbance.

CHAPTER VIII.

JACK AT HIS POST AGAIN.

When Jack's mother fell in a swoon, Nettie and the man ran to her assistance.

They bore her to her bed, and the officer promptly dashed water in her face.

Nettie was very much frightened, for she had never known her mother to faint before.

Bob had the presence of mind to run into the neighbor's apartments and give the alarm.

Then he hastened for a physician half way down the block, whom he found at home.

He returned with him, and then the officer left to report the disappearance of Jack.

He went to Osborne's home, and told him about it.

"Ah! They mean to keep him from identifying the prisoner," said the broker, as soon as he heard it. "Notify the chief of police at once, and tell him to use all the force at his command to find out who did it, and that all expenses will be paid by me."

Detectives were at once put to work to find out where the carriage went.

But they had no clew to go upon, and the night passed without anything being found out about it.

Mrs. Haile became frantic along toward midnight when nothing had been heard from Jack.

He was her idol.

She sprang up and wanted to go out on the streets and alarm the whole city.

But the neighbors held her back, and she seemed as if about to lose her mind in the horrible suspense that crowded upon her.

At last the doctor was sent for again, and he administered powerful opiates till they took effect.

Then she went off into a deep sleep and did not awaken till late the next morning.

One of the neighbors went to police headquarters to see if he could hear anything of Jack, but returned at two o'clock in the morning to report that he had not been heard from.

"But the police all over the city are looking for him," he said to Nettie.

The night passed, and early the next morning Nettie sent Bob down to Mr. Hallam's office with a note stating why she could not get to work that day.

Bob also bore a note to Mr. Osborne, telling of Jack's disappearance, and asking if he could give them any comfort in regard to his safety.

He sent a note back by Bob to the effect that he did not believe that Jack was in any danger at all, but that means had been taken to keep him from appearing against the prisoner in the Tombs. He promised to do all in his power to find him, and to let his family know the moment he was heard from.

The prisoner was brought into court the next morning after his arrest and boldly denied the charge against him. He had able counsel, who demanded a trial then and there, or the discharge of his client.

Osborne's lawyer asked for a postponement from day to day till Jack Haile could be found, and the court granted it.

Just before he was about to leave his office, Osborne was astonished at seeing Jack rush in, bare-headed and almost out of breath.

"Hello! Where did you come from?" he exclaimed, as Jack sank down into a chair.

"I hardly know, sir, but I do know where I am, and that's all I want just now," and he looked up at the clock on the wall. Then he briefly told his story to his employer.

"Kidnapped, eh?"

"Yes, sir, and as slick as wet soap."

"Would you know the place again?"

"I think I would, sir. Who can lend me a hat? I left mine behind when I skipped out."

An office cap was found for him, and, as he put it on he looked up at the clock again and asked:

"Can I run out and buy me a hat?"

"Yes, of course," said Osborne. "Got any money?"

"Not a cent with me, but I have some in the bank."

"Here's some," said Osborne, and he handed him a five dollar bill.

Jack thanked him and darted out of the office down to the street.

"What's L. & N. stock selling for?" he asked a broker at the foot of the stairs.

"It's ruling at 93," was the reply.

"Gone up five points in three days," said Jack to himself. "I'll risk it, anyhow," and he ran over to the bank and asked them to buy him 2,000 shares of L. & N. stock at 93, giving his check for the necessary amount to be used on ten per cent. margins.

Then he ran out and went up on Broadway to a hat store where he bought himself a good hat.

When he came out he telegraphed to his mother he was all right and would be home to supper. After that he went to a restaurant and got a cup of coffee to allay the nausea caused by the drug he had taken.

Going back to the office he found Mr. Osborne still waiting for him.

"I want you to go with me to my lawyer," said the broker.

"I am ready to go, sir," he replied.

"I have just telegraphed to your mother that you were all right," Mr. Osborne said, as they started out.

"I did, too, when I was out. Much obliged to you," he replied. "I know she was very uneasy."

"I guess she was."

They told their story to the lawyer and he made notes of it for use, after which they went to the chief of police and told him.

"Now, Jack," said Osborne, as they were about to separate, "don't get caught again. If I send for you I'll write a note and leave the second o out of my name. You will know then that it is genuine."

"All right. I guess they won't get me the second time," and Jack hurried to a street car.

When he reached home his mother and Nettie received him with open arms, and tears and kisses were showered upon him.

"You are not hurt?" his mother asked, on noticing how pallid he was from the effect of the drug.

"No, mother, but I'm starving. I've had nothing but a cup of coffee to-day."

While he was eating supper he told them his story.

Bob listened with bated breath, for to him Jack was a great hero, who had passed through great perils and came safely out of them.

When he told how he had butted his way out of the house, Bob actually sprang to his feet in his excitement.

The little sitting room was filled by the neighbors in the big house, all anxious to hear his story.

While he was talking a knock on the outer door of their apartment startled them.

Bob opened it and a man there asked for Jack Haile.

Jack would not go to the door, but told Bob to tell him to come in.

"I want to see him on private business just one minute, tell him," the man said to Bob.

"Tell him to come in," said Jack. "I won't go to the door."

The man insisted it was important private business and again sent word to him to come to the door.

But Jack would not and the man went away.

Jack went to bed and slept well till morning. Then he and Nettie started out together after breakfast for Wall street.

Just before they reached a street car a man came up to Jack and asked:

"Are you Jack Haile?"

"Yes, sir," and Jack looked up at him.

"Do you want to make a thousand dollars?"

"Yes, badly."

The man leaned over to him and whispered in his ear:

"Well, if you fail to identify that man in the Tombs court this morning it will be that much money in your pocket."

"But how do I know that?"

"I'll give it to you."

"When?"

"As soon as you come out."

"Bah! You would skip and laugh in your sleeve at me. Gimme the money first."

"I'll give one-half first and the balance after you have done so."

"Gimme the money!"

The man gave him a roll of bills and Jack put them into his pocket.

"You will be there at the trial?"

"Yes, I'll be there."

"If I don't see you there I won't keep the agreement."

"All right, I'll be there."

And the man turned away, leaving Jack and Nettie to go on their way to the car.

"I saw him give you a roll of money, Jack," Nettie said.

"Yes, five hundred dollars. Please don't forget it," and he showed her the roll of bills.

Jack saw Nettie safely to Hallam's office, and then left her there to return to where he was employed.

He lost no time in telling Osborne about the bribery busi-

ness, and the money was taken to court and placed in the hands of the judge.

The case came up, and Jack positively identified the prisoner.

The man who had paid him to fail to do so attempted to leave the courtroom, when an officer arrested him.

He was put into a cell, and Jack received great praise from the judge and public press for his conduct all through the case.

They were both in a fine way to go up for a long term. The brokers and bankers in Wall street were surprised at the cleverness of the plot to steal ten thousand dollars. They furnished the cash and got the receipt of a responsible man for it. Then they laid in wait to intercept it on the way to the bank. If they failed to get it they would be no losers. If they succeeded they doubled their capital.

Many vowed they would not accept cash—only certified checks—from strangers whom they did not know after all the facts were known.

But Jack was not long in finding out that friends of the two prisoners were determined to have satisfaction for the part he had taken in defeating their game, and so he was on his guard all the time after that. He did not know who they were, but he could not shake off the idea that some of them were about him every day he was down in Wall street.

CHAPTER IX.

A GOOD DEED FOLLOWS GOOD FORTUNE—THE KIDNAPPER.

Strange as it may seem, for four days Jack forgot all about his investment in "L. & N." shares. He had been kept so busy with the matter of the \$10,000 robbery that it had slipped his mind.

A man came into the office and said that the stock was booming and that there was great excitement in the Stock Exchange over it.

"What is it going at now?" the bookkeeper asked.

"It was up to 117 half an hour ago," was the reply, "and may go to 120 in a few moments. Somebody is going to get hurt, as it's getting top-heavy, I think."

Jack went to Mr. Osborne in his private office, and asked:

"I would like to run out ten minutes, sir."

"Well, go ahead."

He ran over to the bank and ordered his shares sold at once. Then he hurried back.

On the way he heard that it had gone up to 120.

"Whew!" he exclaimed.

Five minutes later the syndicate staggered under a load of 2,000 shares that were dumped onto them. It was thought that the corner would go to pieces, but it did not.

But another dump like that would break it, and many would have been ruined.

The next day Jack got his statement. He had made over \$50,000 out of the corner, and nobody knew it but the bank officials.

When he came in again, Mr. Elam, the manager of that department of the bank, said to him:

"I want to see you, Haile, in my private office. Have you ten minutes to spare?"

"Yes, sir."

"Just go back there, then, and I'll join you in a moment or two."

He went back to the little office and sat down to wait for the manager.

A man came in just a minute or so later and Jack thought

it was Elam. But it was Blumm, the head of the successful corner in L. & N.

Jack looked him full in the face and did not move a muscle.

At that moment Elam came in.

"Excuse me just five minutes, please, Mr. Blumm," Elam said. "I have an engagement with this young man."

Blumm turned round and went out.

"Do you know who he is?" Elam asked Jack as he closed the door.

"Yes, sir. He is broker Blumm."

"Yes. He made a quarter of a million, I hear."

"Yes, I heard so. But please don't let him know that I bought a single share. Nobody but you knows it, and I don't want anybody else to know it."

"Very well. I never speak of our depositors' affairs. Blumm is not one of ours. I wanted to speak to you about your operations. You have been wonderfully successful, and yet you are but a boy in years."

Jack nodded his head.

"You are fortunate in getting your tips. I don't know how you get them. That is your business—not mine. But I want to ask you if you can give me a tip when you get one again?"

"Yes, sir, but not how I get it."

"Very well. That will do, though I would like to know upon what basis you build your faith."

"That I cannot give you."

"You don't give out any checks?"

"No, sir."

"That's right. Don't give out any checks. The president of the bank would be very much annoyed if it became known that a minor was giving out checks on the bank."

That was all he had to say to him, and then Jack left the bank.

On the way out he saw Blumm waiting for his turn to see Elam. The big broker gave him a wrathful glance as he went by.

At the entrance he came face to face with the Wizard of Wall street—Jay Gould.

The great financier looked at him, smiled, and lifted his hat to him.

Jack promptly bowed to him.

Out on the street he met a seedy-looking man who asked:

"Wasn't that little man Jay Gould?"

"Yes, sir."

"You know him?"

"Yes—when I see him."

"You bowed to him?"

"Yes, and he bowed to me."

"Yes, so he did," and the man gazed into the bank every time the swinging doors were opened.

Jack started off, but the man grabbed hold of him and asked:

"Do you think he would give a poor man any money to keep his family from being thrown out on the street?"

"I don't know, sir. You might ask him. No one knows what another will do," and Jack looked up at the man as he spoke and saw more real distress pictured there than he had ever before seen in any man's face. "Are you about to be put out?"

"Yes—this very afternoon. I can't get work. I've been to several very rich men to-day, but they ordered me away. I am an honest man, who never before this season knew what want was."

Jack looked at his watch and said to him:

"Wait here ten or fifteen minutes, and I may be able to get some help for you."

"God bless you! Yes, I'll wait."

Jack went back to the bank, drew one hundred dollars, and came out again. Then he went to Osborne's office and got off

duty ten minutes before closing time and then hurried round to Tom Mason to ask him to see Nettie home. Going back, he found the man waiting for him.

"If you will take me to your home and let me see how things are, I will help you—if you need help."

"God bless you—come along!" and the man almost wanted to run with him.

"Hold on! Let's take a car."

They rode up, and way over on the east side he found men at work putting the household effects of the family out on the street.

"My God! They have put us out," groaned the man, as he saw his family around the goods on the sidewalk.

"How much rent do you owe?"

"Two months—thirty-two dollars in all."

"Can you find another place?"

"Yes, if I could pay the rent."

"I'll pay the rent."

"Mary—Mary!" the man cried, turning to his wife, "this young man will pay our rent."

The wife and mother burst into tears—tears of joy. The eldest child, a girl of sixteen, beautiful as a picture, turned her tear-stained face to Jack and gazed at him like one in a dream.

"Whose house is this?" Jack asked of one of the officers.

"George Blumm, the Wall street man, owns it," the marshal replied.

Jack started, and looked up at the big building. There were many families in it.

"Get another place, sir," he said to the man. "Blumm is a hard man. You don't want such a landlord."

The agent of the property stepped up and said menacingly:

"I won't have anything said against Mr. Blumm, so you had better be careful how you talk round here, young man."

"Who are you, and what have you to do with it?" Jack asked.

"I am the agent for this property."

"Then you are the agent of as heartless, soulless a man as lives in New York."

The agent dashed at him to strike him. Jack dodged out of his way and picked up a hatchet from the household goods of the evicted family. With that in his hand he stood up and continued:

"And you are no better—mean and soulless! You grind the poor under your heel for the miserable commissions you get, and——"

"Shure an' it's God's own truth!" exclaimed a buxom Irish woman in the crowd.

"Bless ther bye," cried another.

Biff!

A potato struck the agent on the cheek.

He wheeled round to see whence it came and a tomato crashed into his eye.

That was a warning he was not slow to heed. He took to his heels and was out of sight in a minute.

The evicted tenants found another suite of apartments across the street, Jack paying a month's rent for them.

"Here's fifty dollars, ma'am," he said to the mother, giving her the money. "Pay no debts till your husband finds work. Good-bye now. I'll come and see you some day," and he started to leave.

But the man whom he had thus befriended caught him by the arm and hugged him.

Then he got loose from him. But half a dozen Irish women, warm-hearted mothers, caught and hugged and kissed him. When he did get away he ran like a deer for a block, followed by the blessing of the crowd of poor people.

"Blumm is a meaner man than I thought he was," he said,

as he got into a street car, "though I knew he was mean enough."

Just as he seated himself in the car he saw a man get up and hurry out the other door. He instantly recognized the man who was with him the night he was kidnapped.

The man sprang off the car and Jack followed him. In a moment he turned on him and hissed:

"If you make trouble I'll kill you."

CHAPTER X:

JACK FAILS TO CATCH HIS MAN—AT HOME.

Jack Haile was not one to be frightened by a threat.

He kept right on behind the man, looking in every direction for an officer.

As good fortune would have it, he espied a detective, whom he recollected having seen down in Wall street several times, and beckoned to him. The detective saw him, but did not seem to understand that his services were wanted. He looked hard at Jack, as if wondering what he was beckoning to him for.

Jack was afraid of losing sight of his man, so he kept on after him, but still beckoned to the detective.

At last the thief catcher got an idea of what the youth wanted, and hurried on after him.

"What is it?" he asked, as he caught up with Jack.

"I am Jack Haile, of Broker Osborne's office down in Wall street," Jack replied. "I know you are a detective down there."

"Yes, I am a detective."

"That tall, dark man going so fast ahead there is the man who kept me a prisoner when I was kidnapped the other night. You saw it in the papers, didn't you?"

"Yes. Are you sure he is the man?"

"Yes, sir. I will swear to it if you will arrest him."

"I'll take him in. Ah! He is off!"

The man looked back and saw Jack talking to the detective. Quick as a flash he made a break.

The detective did likewise and Jack kept right at his heels.

That caused intense excitement in the street, and in less than one minute a mob of men, women, and boys were trying to keep up with them.

The man ran two blocks and then darted into a saloon, in which a very rough crowd of men were carousing.

The detective and Jack dashed in after him.

But they found the toughs massed against a door that led into another room.

"Let me pass," the detective demanded in very authoritative tones.

"Does yer own de earth, cully?" a tough asked, looking askance at him.

"I am an officer! Stand out of my way!" and he seized the tough by the collar and slung him around with great force.

The next moment the other fell upon him, and just half a minute both he and Jack were cast out into the street and the doors shut.

They picked themselves up and looked at each other.

"Are you hurt?" the detective asked Jack.

"No; just shaken up a little."

"Well, he has got away from us, and there's no use wasting any more time here. Come on before a crowd gets around us."

They hastened away from the spot.

The detective, though, got the number of the saloon and made a note of it in a little book, after he had gone several blocks.

"That is a hard crowd back there," he said to Jack, "and we were lucky to get out as well as we did."

"Yes, but I am sorry all the same that we did not get him."

"So am I. But I think I know the fellow. If he is the man I think he is, I can soon nab him. Come with me to the chief of police. He has the picture of pretty much all the rogues in the city. Maybe you can pick him out. If you can, the rest is easy."

Jack went with him, and he spent nearly an hour in the Rogues' Gallery without finding the picture of the man who had been his jailer.

"Well, then," the chief said, "he is a new man, and we must get him. Give me the best description of him you can."

Jack gave a pretty correct description of him, and then passed out into the street again.

He reached home in time for supper, and Nettie asked him where he had been.

"I had to go up-town a bit on the east side," he said. "Tom came home with you, did he not?"

"Yes. Mr. Hotchkiss wanted to come, too, and he and Tom had words about it. I would like ever so much to get another place, where that dude wouldn't bother me so much."

"Well, if he doesn't let you alone, I'll thrash him," Jack said, his eyes ablaze.

"No I wouldn't have you have a fuss with him for anything. I think I can get a place in Broker Blumm's office."

Jack started.

"Have you tried to get one there?" he asked.

"No; but I heard to-day that he wanted a stenographer, and I thought I would get you to see him for me."

"Not for a thousand a month!"

"Why, what's the matter with his office?" Nettie asked, in quite a surprised way.

"His office is all right, I guess, but he is all wrong. He is a bad man. You want to keep away from there."

"Why, I had not heard a word against him."

"Of course not. Men can hear things that girls never dream of. Why not speak to Mr. Hallam about Hotchkiss?"

"Oh, that would get them all down on me, and I don't want to do that. I heard Mr. Hallam say to-day that Mr. Blumm made a quarter of a million in that deal in 'L. & N.' last week. Some men are born lucky, ain't they?"

"Yes, indeed. I was calculating what it would have paid me had I drawn that \$800 out of the bank ten days ago and put it in 'L. & N.' on ten per cent. margin. It would have panned out \$2,000 clean cash."

"And then again you might have lost every dollar of it," put in Mrs. Haile. "Nobody wins but somebody loses in Wall street. The safest place for your money is in the bank."

"But if I had bought 'L. & N.' stocks I would have made \$2,000 with it," Jack repeated.

"And it might have gone down and then every dollar would have been lost."

"But it didn't go down."

"No, but it might."

"Yes. The world might have wound up at the same time when no man's money would be worth anything to him."

"Don't talk foolish, my son. That is a snug little sum of money, and I don't want you ever to draw any of it out to speculate on. Promise me that, Jack."

"Come now, mother!"

"Jack, is all that money in the bank yet? Have you used any of it and lost it?"

"It is there, mother—every cent of it. If it will make you feel easier I'll give you a check for it and you can keep it there in your own name."

"Oh, I would feel better. I would then know it was safe."

"You are so liable to be tempted some day to buy stocks that promise fortunes to men only to ruin them."

Jack at once wrote a check for \$800 payable to his mother and gave it to her, saying:

"There it is, mother. If I get a tip I'll give it to you and let you go in and win."

"You might send me tips by the carload and no Wall street sharks would ever get hold of a dollar of it," she replied.

Jack laughed and Nettie said to him:

"Now we have only what we saved out of our salaries."

"Oh, I have \$2,000 left yet."

"What!" gasped both Nettie and her mother.

"Oh, I bought 'L. & N.' and made the \$2,000," and he laughed at his mother till she sprang at him and caught him in her arms.

"You dear good boy," she exclaimed, and then burst into tears of joy. She had been so poor and had been forced to live so close that all this came like a blessing from Heaven to her.

Nettie was not a crying girl.

She could stand a great deal without resorting to tears.

Just then she was so proud of Jack that she seemed to be looking into the future to find him a great power among the money kings of Wall street.

As for Bob, he looked upon Jack as already rich, and was ready to swear by him up to the last notch of his life.

That night Jack lay awake for a long time, thinking over the \$70,000 he had to his credit in the bank. He had kept all that a profound secret from every one, and had told about the \$800 only to add to the comfort and happiness of his mother.

The sweet, pale face of the young girl whose parents he had aided that day came to him in his dreams, and he thought her an angel who had come to bless him for what he had done. He saw her wings and her golden tresses streaming down over her beautiful shoulders as she said to him:

"What thou gavest to the poor shall return to thee a thousandfold."

Then he awoke to find it a dream, but he was happier for having dreamed.

CHAPTER XI.

BROKER BLUMM'S MISTAKE.

When he appeared at the breakfast table the next morning Jack looked at his mother and said:

"Why, sweetheart, you look ten years younger this morning; doesn't she, Net?"

"Yes, indeed," replied Nettie, and they both kissed her.

"It's because my mind is free from care now," the widow replied. "I have money in bank, and so have both of you. I have no fear of the landlord or grocer now."

"And you never shall again," Jack added. "Nor shall you do any more cooking after this month, as we are going to move to a larger flat and keep a servant."

"There now," exclaimed the widow, "you are going to have me worrying again over your extravagance. You'll make me gray before my time."

"Oh, I'll have your hair dyed," he retorted, and they all laughed over the idea.

"I declare!" exclaimed Nettie. "I shall have to look out for myself to-morrow night. The Widow Haile will cut all the young girls out at Mamie Ahrens' party."

"Oh, that comes off to-morrow night, does it?" Jack asked.

"Yes, and we are all ready to go," Nettie replied.

"Well, Bob, old man, come down to the office at three

o'clock to-day and we'll go and buy a new suit in keeping with the company we will be in."

"Good!" exclaimed Bob.

"No extravagance now," said the mother, shaking her head.

"You have nothing to do with it," Jack returned. "You have your money and I have mine, so just shut up, old sweetheart. Bob and I are going to cut a swell, eh, old man?"

"You bet," returned Bob, happy as a lark.

The mother was too happy at seeing her children so to interfere.

On the way down to Wall street with Nettie Jack told her he had ordered a dress suit, and that they would go in a carriage.

"Whew! It nearly takes my breath away," Jack," she exclaimed.

Jack laughed and said:

"Don't tell mother. I want to see it take her breath away when I lead her out to the carriage."

"But she may worry over the extravagance."

"We must laugh and tell her that once in a while a bit of extravagance is necessary."

Jack had tasted the sweets of making others happy, and liked nothing better.

Still he did not tell Nettie of the evicted family over on the east side, yet he did want her to know of it and go with him some day to see them.

That young girl's face still haunted him.

When Mr. Osborne came in that morning he seemed to have a nervous fit on him.

"Here, Jack," he said, handing him a small package of papers. "Take these to Mr. Hatcher and get a receipt from him for them. Hurry back as quick as you can."

Jack took the package and hurried away with it to the big building down the street in which Hatcher, Blumm, and other rich brokers had their offices.

He bounded upstairs and entered the reception room of the millionaire's office and waited for a chance to see him.

Blumm and the other brokers were there.

Jack saw the office boy and went to him, saying:

"Here's a package of papers from Mr. Osborne's office. Take 'em to Mr. Hatcher, and tell him a receipt is wanted."

"Mr. Hatcher is busy just now. I dare not do it. Mr. Jay Gould is with him."

"I am sorry, sir, for I was told to hurry back."

Just then Mr. Hatcher and the "Wizard of Wall street" came out of the little private office together. Jack advanced to meet them.

"Ah, my young friend," said the broker, shaking hands with Jack. "This is Jack Haile, Mr. Gould. You have heard of him?"

"Yes, I have met him before, but didn't know who he was," and he extended his hand to Jack. "I am glad to know you."

"Thank you, Mr. Gould. Everybody knows you. But I guess I am the only one in Wall street who isn't afraid of you."

The two millionaires laughed heartily over the remark, and shook hands with him again, after which Gould left the office.

Quick as a flash Jack thrust the papers into Hatcher's hand, saying:

"Mr. Osborne told me to ask for a receipt for those papers, Mr. Hatcher."

The broker looked at them and said:

"Yes—yes, of course," and hastened to the desk to write the receipt.

Jack hastened away with it, and then Blumm informed the rich old broker that he and others had been waiting there for an hour to see him, only to be humiliated by being compelled to stand by and see a messenger boy disposed of first.

"I beg your pardon, gentlemen," the polite old broker said.

"He had important papers for which I had no right to delay a moment in giving a receipt for them."

"The boy was officious in thrusting the papers into your hands," Blumm remarked.

"You forget that he was instructed to deliver at once and hurry back. I only wish I could get such a boy in my office."

"If you had I'd never be seen inside of it."

"I would not suspend on that account," returned the old broker, with freezing politeness, whereupon Blumm turned on his heel and left the office.

"Well," exclaimed the other broker, "I must confess my astonishment."

"Because you don't know what is back of it," remarked Mr. Hatcher. "Blumm hates the boy, and he is a man with the temper of a hornet."

The broker walked into the private office of the millionaire and the door was closed behind them.

Jack hastened back to the office of his employer only to find other errands for him. He was kept running till noon, and then was given a package to deliver to old Hallam, where Nettie was employed.

Running into the office he saw Blumm seated by the side of the old broker, and engaged in a half-whispered conversation with him.

He laid them on his desk and stood by waiting for a receipt.

"Nettie," said Mr. Hallam, "give him a receipt for these papers," and he laid the papers over on Nettie's desk as he spoke.

She promptly wrote the receipt, and as she gave it to him she asked:

"Shall I wait for you at three o'clock?"

"Yes," he replied, as he turned to go, and Nettie sat down at her desk again.

Blumm turned to her and asked:

"Did you make an appointment with that youth?"

She looked at him in a surprised way and said:

"Yes, sir. I meet him every day after business hours."

"Then I must say you go with a very bad boy."

"Indeed! I think he is a very good boy."

"Perhaps you don't know him as well as other people do."

"I know him better than you do, for I have known him ever since I was born," and she saw at once that the big broker didn't know Jack was her brother.

"Well, if a daughter of mine associated with him I'd lock her up."

"She would be sure to fall in love with him, if she got the chance. They all do, for Jack is the best fellow in the world."

At this old Hallam began to chuckle. Blumm continued:

"You are very much in love with him, ain't you?"

"Yes, indeed."

"Well, you are not ashamed to own it, at any rate," sneered the broker, and Hallam laughed outright.

"What's the matter, Hallam?"

"I am amused."

"At what? I don't see anything to laugh at."

"I guess you are near-sighted, sir," Nettie remarked, with a smile.

"Jack Haile is her brother," Hallam explained.

"Oh! Ah! I—I—didn't know," stammered the confused broker, and Nettie laughed in a most aggravating way, as she took up her pen and went on with her work. "I—beg your pardon, miss."

"Better beg Jack's pardon, sir," she replied, and he turned again to the old broker.

Nettie was as mad as a hornet.

But she was pleased with the answers she had given him.

Blumm had instructed Hallam to buy "D. & J." stock for him and Nettie remembered his words:

"Don't let a soul know it is for me, Mr. Hallam."

When Jack came for her at three o'clock, Bob was with him.

"Come, Nett, let's have lunch and then go and buy Bob a new suit."

They went out together, and at the lunch Nettie told him about Blumm's mistake, and they both had a good laugh over it.

"He hates me," said Jack, "and some day I'll tell you why. What is he after now—anything?"

"Yes; he is secretly buying 'D. & J.', and doesn't want any one to know it."

Jack started.

He had heard it hinted that a secret syndicate was after that stock, and he did not forget what she had told him.

They bought Bob a suit of fine clothes, and the little fellow was very happy on the way home.

That night Jack found in the stock reports that "D. & J." had advanced two points in two days, and was then at 69. "If it is 70 to-morrow I'll go in for it," he said to himself, as he went to bed.

CHAPTER XII.

JACK AND NETTIE ACCUSED.

Down in Wall street the next day Jack found that "D. & J." was ruling at 70.

He hastened to see Mr. Elam, and said to him:

"By all means buy me 10,000 shares of 'D. & J.' on ten per cent. margin. Here's the check. It's ruling at 70."

"Is that my tip, too?"

"Yes, if you wish it."

An hour later Jack met Elam in front of the Stock Exchange, and asked:

"Did you get it?"

"Yes—yours, but I can't find any more."

"Mr. Osborne has some, but I don't know whether he will sell."

Elam went to Osborne and bought 3,000 shares at 71. He got 2,000 more from Nelson at 71½. That was all he could get.

Jack saw it quoted at 73 before the closing hour came.

"That isn't bad," he exclaimed, as he looked at the quotation. "It counts up on a big block," and he went round into Broad street to meet Nettie, and take her home early, as the Ahrens party was to take place that evening.

He escorted her home, and just as they reached there a storm came on.

"That will keep us at home," said his mother.

"No, we will go if it rains pitchforks."

When the time to go came it was not raining, but very damp. The carriage came, and the three children declared the mother was the prettiest woman they ever saw.

She was astonished at Jack's extravagance in a carriage, and wanted to scold him.

But he hurried her in, and then followed in a swallow-tail suit, which became him well.

Mrs. Ahrens, the old schoolmate of the widow, was delighted at seeing her looking so well and so handsomely dressed.

There was a young woman there who was a niece of a broker in the same building with Blumm. A day or two later he was telling Blumm about seeing Jack Haile, the messenger boy who had saved Osborne from the dynamiter, being present at the party in a dress suit.

Blumm laughed.

"And his mother and sister were there splendidly dressed,"

he continued, "and they came in a fine carriage at that. How is that for a messenger boy, eh?"

"Whew! I guess he has his hand in Osborne's till somewhere."

"Shouldn't wonder," remarked the other.

Blumm told the story to several and then some one warned Osborne.

"Well," said Osborne, "you know we all raised a thousand dollars for him after that dynamite business."

"Yes, that's so. But is the boy's mother spending it in such a foolish way as that?"

"I don't know. The boy has no chance to steal anything from me."

"Oh, I didn't mean to hint at such a thing," said the friend.

Then Blumm told Hallam of the party, and the style put on by Jack and his sister.

It so happened that money had several times mysteriously disappeared from Hallam's office, and the moment he heard it he became suspicious of Nettie.

She saw the change in his manner, and wondered what the trouble was.

A few days later he said to her:

"Nettie, I have been missing money for weeks, and could not understand how it went. I don't need your services any longer. Here are your wages for this week. You can go now."

She turned red and pale by turns, and asked:

"Do you think I took it?"

"I won't say a word about it," and he shook his head.

"Somebody is robbing you," she said, trying to keep cool.

"Will you let me know if you miss any after I am gone; and you know I had no chance to take it?"

He seemed to be astonished at the request, and said, promptly:

"Yes, I'll let you know."

She took up her things, put on her hat and cloak and went out.

No one in the office knew she had been sent away under a cloud.

She went to Mr. Osborne's office to see Jack and tell him what had happened.

Jack was thunderstruck.

He wanted to run around to the old broker's office and smash his head.

"That would let everybody know it," she said. "Don't say a word, and we will soon find out that the one who took the money will keep on taking it."

Mr. Osborne came by and saw her. He knew her at once, and spoke to her.

Said Jack:

"Mr. Osborne, Nettie has left Mr. Hallam. Can you give her a place here?"

"No, I am sorry to say I cannot, Jack," the broker replied.

Just then Nelson came in and Osborne turned to him and said:

"This is Jack's sister. She is a stenographer out of a job. Can you give her a place in your office?"

"I can give her temporary work, as my regular stenographer is ill."

"Thanks, sir," and Nettie was very grateful to him.

She went over to his office with him and there told him why she had left Hallam's employ.

"I don't believe you are capable of such a thing," said Nelson to her, "so rest easy on that score. If any of my money is missing I'll hold my cashier responsible, not my stenographer."

That evening she simply informed her mother that she was at work in Nelson's office, having left Hallam.

A few days later Jack saw that "D. & J." was up to 92, and decided to sell at that figure.

"It's a gain of 22 points," he said, "which means \$200,000 clean gain after commission. Lord, what a haul."

"Why did you sell so soon?" Mr. Elam asked.

"Because I don't care to run the risk of a slump. It may go up to one hundred, and I hope it may, for your sake, but I am satisfied with my share."

"Why don't you rent an office and set up business for yourself?"

"Because I couldn't get any points then."

"Why not?"

"That's my secret."

Elam laughed and Jack went out whistling softly to himself.

When he returned to his place he went to Mr. Osborne's desk and laid a letter there which he had just received from the letter carrier.

Mr. Osborne came in from an inner room and looked over his desk for a moment or two and then asked Jack:

"Did you take an envelope from this desk?"

"No, sir. I just laid one down there—that one, sir."

He searched diligently for a yellow envelope and failed to find it.

Nobody but Jack had been about the desk since Mr. Osborne had left it.

Still the envelope could not be found.

A private detective was called in and Jack was taken into another room and searched.

His face was white and red by turns, and when the detective was through with him Jack turned to Mr. Osborne and said:

"You have been kind to me, sir, and I have felt grateful for it. But this ends it. I am an honest boy and——"

"I have not accused you of being dishonest, Jack."

"You might as well have done so, sir. This man has found nothing on me, and——"

"Don't put on any airs, young man," said the detective, in a rough sort of way.

"No. I'll just put on my hat. Good-bye, Mr. Osborne," and putting his hat on his head he strode out of the room in a very emphatic way.

CHAPTER XIII.

JACK UNDER A CLOUD.

Jack was in a fever of indignation as he made his way down the stairs from Osborne's office to the street.

His face was flushed and his cheeks fairly burned him.

He stopped at the street entrance and muttered:

"Oh, this is awful! Nettie and I both accused of stealing! It is awful, and both of us are innocent. I could not believe Mr. Osborne would ever think so little of me as to suspect me of stealing."

It was well for him that he did stand there and think for awhile, as it gave him time to calm down and look at the matter in a rational way.

Yet he could not get over the fact that he was suspected of stealing.

That was the iron that entered his soul and it cut deep.

Nelson's office was across the street from where he stood.

He looked up and saw Nettie looking out at him.

She waved her hand at him and he bowed to her, and went over and up to Nelson's office.

He met the broker coming down.

Jack lifted his hat and bowed to him.

He found Nettie at leisure and sat down by her and told her what had happened.

"Oh, Jack! What ever will we do?" she sighed. "To think we both should be suspected. It's just awful and cruel."

"Yes, but we know we are innocent and time will right us."

When Nelson came back Jack asked him if he could see him privately a few moments.

"Why, yes. I am not engaged just now," was the reply.

He then told him what had happened over at Osborne's.

"Well, well," the broker exclaimed. "I would not have believed it of him. He was always so good-natured. I'll go over and see him about it."

"Not now, please. Wait till to-morrow. Maybe the yellow envelope will turn up by that time."

"Yes, yes! You are quite right."

"And please don't let him think I want to get my place back again, for I don't. But I do want to have my good name cleared from any suspicion."

"But you want a place somewhere, don't you?"

"Not till this matter is cleared up," Jack replied.

"Don't be foolish, Jack."

"I am trying not to be, sir."

Jack waited till after business hours to take Nettie home.

"We won't say a word about this to mother, Nett," he said to her as they rode home on the street car.

"No, not for the world."

That night Jack studied the stock reports with more interest than ever before, and his mother asked him if he had any money in stocks.

"No, but I am on the lookout for a chance,"

"Oh, do be careful, my son."

"Yes, mother."

The next day he was in front of the Stock Exchange, when one of Osborne's clerks came by and greeted him with:

"Hello, Jack."

"Hello, Wash!" he returned. "Where are you going?"

"I am running errands in your place, and drawing two salaries till we can get another messenger."

"Well, my trouble has done somebody some good, then."

"Yes," and Wash smiled. "What are you going to do now?"

"I don't know yet."

An hour later Jack went up into Nelson's office, and Nettie flew at him.

"Oh, Jack!" she cried, as she threw her arms round his neck and kissed him. "Mr. Osborne sent over here to find out where you could be found. A man found that yellow envelope on the street, where the wind had blown it out of the window, and brought it up to Mr. Osborne this morning."

"Well, that is good news, isn't it?" Jack replied.

"Yes, and I am so glad. You will go back there now, won't you?"

"Certainly not."

"Oh, Jack, what will you do?"

"Get a place elsewhere."

"But can you? People may hear of your discharge, but not the finding of that envelope. Here comes Mr. Nelson."

"Hello, Jack!" greeted Nelson. "I have just come from Osborne's. That money has been found, and he told me to tell you to come back."

"Thanks, sir, but I can't go back there, Mr. Nelson."

"Don't be foolish, Jack."

"No, sir."

"You had better go and let him clear your name in the presence of witnesses, anyhow," Nelson suggested.

"Yes, Jack, do go over," pleaded Nettie, and Jack put on his hat and left the office.

When he entered Osborne's office the broker was busy, and he sat down to wait for a chance to speak to him.

The cashier and two of the clerks came up to him and shook hands with him.

"Who do you think found the envelope and brought it up?" the bookkeeper asked.

"I haven't the least idea," he replied.

"Why, Jay Gould. He picked it up, saw it had money in it, put it in his pocket, and did not examine it till he got to his office. Then he found a memoranda in it or on it that gave him a clew to whom it belonged, and he came up to inquire about it this morning."

"Well, I am glad it is found," Jack remarked.

"Yes, we all are, for we can't well do without you here."

"You won't have me here any more."

"What! Have you got another place?"

"No, not yet."

"You won't take your old place?"

"Not for one hundred dollars a week," he replied.

"That's foolish."

"Yes, I suppose it is, but that's the sort of fool I am."

Just then Osborne beckoned to him.

He went to his desk.

"The envelope has been found and I owe you an apology. I beg your pardon for suspecting you," and he extended his hand to Jack, who took it and shook it warmly.

"Will you give me a written statement to that effect, Mr. Osborne?" he asked.

"Yes, if you wish it."

"I do wish it. It has gone out that I was discharged for stealing money from you, and some may never hear of its having been found to be a mistake."

"But your remaining here will be a standing vindication of you."

"I am not going to stay here, Mr. Osborne. I couldn't do that on even \$100 a week."

"Why not, pray?"

"Because my feelings have been too deeply wounded. I would prefer to go elsewhere."

"You are wrong, my dear boy."

"Maybe I am, but I am built that way,"

"I'll hold the place open for you for a few days. You'll think better of it by that time. There is no man in my office whom I would not have suspected, as I did you, under the same circumstances. I shall write a letter that will explain the matter, which you can show at any time to vindicate yourself."

He sat down and wrote the letter, in which he even stated that Jay Gould had found and returned the lost envelope. It fully exonerated him, and gave him a character for faithful discharge of duty.

Jack took it and thanked him, after which he turned and left the office.

He returned to Nelson's office and showed him the letter.

"You did wrong not to take your old place there, my dear boy," the broker said, after reading it. "You can't hope to get any better pay anywhere else. In any other office you would have been suspected just the same. Human nature is pretty much the same the world over."

"You may be right, Mr. Nelson, but I don't want to go back there."

"You may not get a place as easily as you think."

"I don't know that I want a place at all. I have a little money and may do a little business on my own account."

Nelson glared at him in surprise, and then asked:

"Are you going to set up for a broker?"

"Oh, no, sir—of course not."

"Well, then, don't go to living on the little money you have in the bank. Get a place and add to your bank account—not reduce it," and he turned to his desk in a way that told the youth plainly the interview was at an end.

Jack told Nettie he would call at three o'clock to meet her, and then went out on the street again.

"I don't think I need worry if I don't find a place," he said to himself, as he made his way over to the Stock Exchange.

"I can get along somehow and fight my way through."

CHAPTER XIV.

A BRAGGING BROKER COMES TO GRIEF.

Standing on the steps of the Stock Exchange Jack saw a ceaseless stream of brokers and bankers going in and out of the building, each seemingly bent on a mad pursuit of wealth.

Jay Gould came by and Jack seized his hand, saying:

"One moment, please!"

"Ah, is it you?"

"Yes, sir. I want to thank you for finding and returning that yellow envelope to Mr. Osborne. He discharged me because he believed I had stolen the money. It cleared my good name, and I feel very grateful to you for it."

"Well, I am glad indeed to hear it. Did he take you back again?"

"He offered to, but I wouldn't go."

"Spunky, eh?" and the little Wizard smiled as he looked out of the corner of his eyes at him.

"Yes, sir, very."

"Well, spunk and a cool head will pull a man through in Wall street. Don't forget to keep cool at all times."

The great financier went on down the street and a broker came up to Jack and said:

"You and Jay appear to be great friends."

"Yes, we are great friends," Jack replied, as he looked up at the man.

"Does he give you any points?"

"Oh, no. I am not after points from him," and Jack smiled. "He never gives anybody points."

"You stay in Osborne's office, do you not?" the broker asked.

"Not now. I have left there."

"Did——"

"Hello, Jack!" exclaimed Tom Mason, coming up at the moment.

"Hello, Tom."

"I say, Jack, it isn't true, is it?"

"What isn't true?"

"About that yellow envelope?"

Jack gave him Osborne's letter to read.

Tom glanced over it and said:

"Lord, but I am glad of that!"

"Yes. You see it's all right."

"Yes. Why don't you go back?"

"I'll never serve another man, Tom. I am done with that forever."

"What are you going to do?"

"Work for myself."

"How much salary will you pay yourself, Jack?" Tom asked.

"Just double my old pay—twenty dollars a week."

Tom whistled and asked:

"Going to pay in cold cash?"

"Yes."

"Want any help?"

"Not yet awhile, but will some day."

"You'll send for me?"

"Oh, yes."

Tom hurried away on his errand and Jack stood as if uncertain which way to go.

The big broker, to whom he was talking when Tom came up, was still standing there. Broker Blumm was there too, looking sneeringly at him.

"Going into business for yourself, I hear," Blumm remarked.

"Yes, I am thinking about it," he replied.

"I suppose your late employer gives you a good character?"

"Oh, yes. Here it is."

He handed him Osborne's letter.

"Both men read it."

"Very good," said the big fellow. "How much capital are you going to start on?"

"That's my business," Jack replied, as he took back the letter. "I guess I have enough to squeeze some of you fellows some day."

"Yes, if cheek can do it, you'll soon be king of Wall street," remarked Blumm.

"But cheek can't, and that's what's the matter with you, Mr. Blumm. I can put up as big a certified check as you can at this moment."

Blumm laughed, and slapped his friend on the shoulder.

Just then Nelson came up, and was about to go into the Stock Exchange, when Blumm stopped him with:

"I say, Nelson, have you heard the news?"

"What is it?"

"Osborne and Haile have separated."

"Yes, I heard so; but Osborne is trying to get him back, I hear."

"Oh, he says he is going to start in business for himself."

"Who—Jack?"

"Yes, Mr. Jack Haile," and Blumm laughed.

The big broker had been drinking, and had nothing just then to do but enjoy himself.

"Jack is joking, I guess," Nelson remarked.

"Oh, no. He says he can put up as big a certified check as I can right now. Wall street has a coming king. We must all stand from under."

"Do you want to bet I can't?" Jack asked Blumm.

"Yes—ten to one you can't!"

"Will you go \$10,000 to \$1,000 that I can't?"

"Yes."

"Mr. Nelson, will you come over to the bank and act as stakeholder?" Jack asked.

"Yes. But do you mean to say you are going to bet Mr. Blumm \$1,000 that you have more money in the bank than he has?"

"Yes, sir. I'll put a certified check for \$1,000, and he'll put up one for \$10,000. Then the cashier can settle the question, or we can draw checks for our balance."

"That's fair enough. Come on. I think there's more fun in this than in any circus I know of," and all four of them went over to the bank. Blumm and Jack were depositors at the same place.

They drew their checks for the amount of their bets, and had them certified by the cashier, after which they were given to Nelson as stakeholder.

"Now both draw again," said the stakeholder, and both wrote out checks and showed them.

Jack's was for \$269,000.

Blumm's was for \$130,000.

"If Jack's is good he has won," said Nelson.

"What's the amount?" Blumm asked.

"Two hundred and sixty-nine thousand dollars."

"Ask the cashier if it is good."

Nelson did so.

"Yes; do you want the money?" the cashier replied to the question.

"No. Add these two to it," and he handed in Blumm's certified check for \$10,000 and Jack's for \$1,000.

Blumm was as white as a sheet as he glared at Jack and then at Nelson.

"This is a put-up job," he hissed.

"Put up by whom?"

"By you and the boy."

"Bah!" and Nelson turned on his heel and walked away.

Jack followed him chuckling.

"See here, Haile," said Nelson. "Whose money is that lying there in your name?"

"Every dollar of it is mine, sir."

"Where did you get it?"

"Made it on margins."

"Bah!"

"But I did."

"Bah! I am not a greeney."

"Yes, you are. Mr. Elam put up the money each time for me, and he can tell you the same thing. I don't want anybody to know it."

"But they will tell it."

"Who—Mr. Blumm and that other man?"

"Yes."

"Why, Mr. Blumm would give a thousand dollars to keep it a secret," and Jack chuckled again.

"Have you made any more bets like that, Jack?"

"No, and I would not have made that one if he had not talked the way he did. I've made him sick and I'm glad of it."

"Yes, he is sick enough to die. But don't say anything about this bet to any one. I want to see what he has to say about it, as I know how he hates you."

Jack was so elated he couldn't keep the secret all to himself.

He went up to Nelson's office to see Nettie.

She was not busy at the time.

"Nett," he said, "you know how Blumm hates me?"

"Yes."

"Well, I scooped ten thousand dollars out of him to-day as slick as wet soap."

"How in the world did you do it?"

He told her all about his success in speculation, and how much he had made.

She was the most astonished girl in the world, and could hardly believe the story.

"Oh, it will almost kill mother with joy!" she exclaimed.

"We must not let her know it too suddenly," he replied.

"No. I don't know how I can keep from telling her, though."

"Don't do it. Let me attend to that. She knows I have \$2,000, and I'll talk about having it up in margins and make big sums with it. But you ought to have seen Blumm's face when I scooped his \$10,000. It was a picture to look at. I am going to give it to you for the clever way you settled him the day he warned you that I was a bad boy."

"Oh, Jack. If they were not looking at us I'd just hug and kiss you."

Jack laughed.

He was never so happy in his life as at that moment. Nettie's face was all aglow and her eyes sparkled.

"Now, Nett," he said, "I am going to open an office, and you and I will run it by ourselves. You won't have to be under any one's orders then."

"Oh, that will just suit me!"

Mr. Nelson came in and Jack said to him:

"I have told Nettie all about it."

"Well, he's a lucky boy, isn't he?" the broker asked of Nettie.

"Yes, indeed, and I am a lucky girl, too," she replied.

"How so?"

"He has given me that \$10,000."

"Well, I should say you were," and he shook hands with her. "He is very good to you."

"He always has been. We are going to have an office of our own."

"Ah. I shall lose you then?"

"Yes. I must be with him."

"Of course. Hagan's offices will be vacant next week—right on this floor. Why not take them, Jack?"

"Whew! They are expensive."

"Yes, \$2,000 a year. But a fine office is always an advantage to a man in Wall street."

"Would the agent rent them to me?"

"If you say so I'll lease them for you."

"Do so, and I'll pay a year in advance," and upon that the broker went out and secured the five rooms for him, much to the delight of Nettie.

CHAPTER XV.

JACK AND THE POOR MAN

It was a hard thing to keep such a secret covered, and so, a day or two later, Broker Osborne came over to Nelson's office to inquire if the story was true that Jack Haile had won \$10,000 from Blumm on the size of their respective bank accounts.

"Yes, it's true," Nelson replied. "But how did you find it out?"

"I heard it from three different parties. They say Blumm thinks it was your money put up for the purpose of the game."

"Yes, he hinted at such a thing after he lost, but I didn't think he really meant it. I am willing for the bank people to make any statement they please about it."

"Where is Jack?"

"He has not come in yet. His sister is in the office, though."

Osborne went in and talked with Nettie, and she told him how Jack had started with his eight hundred dollars on margins, and how he had won each time.

"And just to think I didn't know a thing about it till the day he bet with Mr. Blumm," she added, "and then he made me a present of the \$10,000. Oh, he is the best brother a girl ever had, isn't he, Mr. Osborne?"

"He's a pretty good one, I should say," the broker replied. "Ah, here he comes! Jack, I have just heard the news of your scooping of Blumm," and he shook hands with him. "You know how Blumm and I love each other."

"Yes, I know," and Jack laughed. "I guess he doesn't love you any more than he does me."

"No. He never forgives one for getting the best of him. But look here—where did you get your tips?"

"I picked 'em up in the street. I keep my eyes and ears open all the time."

"Well, I never heard of such luck, and am glad you have hit it. I want to say to you that if ever you need my services you can have them. I have done all in my power to convince you that I regretted the suspicion I once entertained against you."

"I have never blamed you for that, Mr. Osborne, though it hurt me more than anything that ever happened to me. Mr. Hallam once treated Nettie the same way. I have not heard from him since, though he did promise to let her know if he still continued to lose money."

Osborne went away and Jack and Nettie went out to buy office furniture for their new offices.

Out on the street Jack was tapped on the shoulder by a tall, sturdy-looking man.

He looked up and recognized the man whom he had befriended when he was dispossessed by the landlord's agent for non-payment of rent.

"Excuse me, sir, but I have been looking for you, sir, for several days."

"Why, what's the matter? Have you found any work yet?"

"No, sir. I can't get any work at my trade. I am a sober,

honest, and industrious man, and yet I can't get a chance to earn a living in this great city. The money you gave my wife has been used up, and now we are in a bad way again."

"That's too bad. Nett, I found this man some weeks ago about to be dispossessed for non-payment of rent. I paid rent for the family in another block and gave his wife \$50."

"Yes, and it saved us from starvation," said the man. "My wife and children pray for you every night and morning, and God only knows what will become of us if you do not help us again."

"Here's \$10. Go and buy what you need, and to-morrow my sister and I will come and see you," and he handed him a ten-dollar bill as he spoke.

Tears came into the man's eyes as he took the money.

"Thanks! thanks—God bless you, sir!" he stammered as he turned away.

"That is a case of honest poverty," Jack said to Nettie, as he walked on toward Broadway with her.

"Yes, indeed, and there is so much of it in New York, too. You didn't let me know you were making others happy, Jack."

"I started to tell you several times and then decided to wait. I will tell you everything hereafter."

"Do so, and I shall be so glad to help you make others happy. It would do mother's heart good."

"Yes, so it would, but she must not know yet."

They bought a big bill of office furniture and carpets, including a suite for a lady's parlor which he said was to be Nettie's own private room.

The next day just as they were going to start out for the promised visit to the family of the poor man whom Jack had aided, Tom Mason came running up to see if Jack was in.

"I say, old man!" he said. "Hotchkiss has been arrested!"

"Who the deuce is Hotchkiss, and what has he been arrested for?" Jack asked him.

"Why, he is the dude in old Hallam's office who bothered Nettie so much."

"Oh, yes, I remember. What's he arrested for?"

"Old Hallam caught him stealing money from him and had him nabbed."

"Ah! That will be good news for Nett! She was almost as good as accused of robbing the old man herself, and that's why she left there. Just wait till I tell her," and he went into another room and told Nettie the news Tom had brought.

"And the old rascal has not kept his word with me. He promised to let me know if he still missed money."

"Oh, those old fellows don't care for anybody but themselves."

She came out and thanked Tom for coming to tell her the news.

"Did you see old Hallam?" Jack asked Tom.

"No, but I did see Hotchkiss as the detective took him away, and somebody told me the cause of the arrest."

"Well, let's go round there and see the old villain," and as Nettie was then ready to go out they went round on Broad street to see Hallam.

They found the old man in his office.

The crowd had dispersed after the arrest.

"Mr. Hallam," Jack said to the old broker, "you promised Nettie to let her know if you still missed money from your desk. Have you forgotten it?"

The old man glanced over his glasses at the young brother and sister.

"No," he said. "I have not forgotten it. I am not fully satisfied that she is innocent."

Nettie turned pale, and was almost on the point of fainting, when Jack said:

"Then, sir, I'll push the law of slander on you, you hoary-headed old villain!"

"Get out before I kick you out," said the old man.

"Kick me out!" and Jack seized a heavy cut-glass paper-weight. "If you don't exonerate my sister right here I'll brain you where you sit," and he raised the heavy missile to strike.

The old man turned deathly pale, for he was an arrant coward and stammered:

"Er—yes—she never took any money—it was—er—Hotchkiss!"

"Very well. You intimated that she did. If you do so again I'll kill you! Come on, Nett!"

And he turned away with her and ran against Mr. Blumm.

CHAPTER XVI.

JACK AND OLD HALLAM FIGHT.

"You have little respect for old age?" sneered Blumm.

"None whatever for old slanderers," Jack replied.

Old Hallam, on seeing Blumm there, sprang up and rushed at Jack to put him out.

"Hands off, old man," said Jack. "I don't want to hurt you."

But the old man grabbed him by the collar and rushed with him to the head of the stairs.

"I am out of your office now," said Jack, very coolly. "Let go of me."

The old man tried to shove him down the flight of stairs. But Jack was too nimble for him.

He butted him on the nose with his head, and the old fellow groaned and staggered back.

Bump!

Jack gave him one in the stomach, and he fell in a heap in the corridor.

"That'll do, Haile," cried Blumm. "Touch him again and I'll throw you down-stairs myself."

"I never strike a man when he is down. But I am not afraid of you, Mr. Blumm, and you know it. Come on, Nettie," and he took Nettie's hand and led her out of the crowd in the corridor.

She had not screamed like many another girl would have done, but had stood still and looked on as if unable to move or say a word.

"Oh, Jack," she said, as soon as they were on the street, "it is just awful."

"Yes. They think they can jump on me with both feet, but they don't quite do it," and he held her firmly by the hand as he walked along toward Wall street.

"I never was so frightened in all my life,"

"Well, you needn't be. I can take care of myself and my sister too, and I am going to do it. Come on. Let's take a carriage and go uptown. I don't care to go in a street car."

They selected a nice carriage, and Jack told the driver where he wanted to go.

"I don't know how long I may keep you. I will pay by the hour. How much an hour?"

"Two dollars an hour for two," the driver said.

"All right," and he assisted Nettie in.

They soon reached the place, but a carriage stopping in front of that tenement house was such an unusual thing that half a hundred children gathered around it in less than two minutes.

The head of the family was on the lookout for them.

But he didn't expect to see them come in a carriage.

They found the rooms very neat, but scantily furnished. The children were neat and clean, though poorly clad, showing the parents were orderly and industrious people.

Nettie looked at the young girl, who was about her own

age, and then went up to her and put out her hand, saying: "I like your face and want to be your friend."

Tears came into the girl's eyes as she bravely tried to smile, and said:

"You and your brother are the only friends we have in the world, and we do not even know his name."

"His name is Jack Haile, and mine is Nettie. What is yours?"

"My name is Grace Elwood. My father's name is Thomas Elwood. He is an electrician, but can't get any employment since the failure of his late employer. He is a scientific man, highly educated, and his situation has almost driven him to suicide. He has an invention almost perfected and can't do anything with it for lack of money. Your brother is the noblest fellow in the world, for he helped father at the last moment. Oh, we have prayed Heaven to bless him. You resemble him so much."

Nettie was charmed with the young girl and let her talk for some time without interruption.

In the meantime Jack was talking with Grace's parents in the front room. Then Nettie led Grace in and introduced her to him, saying:

"We are going to be friends, Jack. I am so glad I have met her."

She was a beautiful girl, and Jack was glad Nettie had taken a liking for her.

"So you like each other, do you?" he asked.

"Yes. I think we will love each other very dearly. Has Mr. Elwood told you about his electrical invention?"

"Why, no. What is it?"

Mr. Elwood blushed like a girl, and told him what he had been trying to do for years.

"Why, there's millions in it if you can do it," Jack exclaimed.

"I have almost finished it," said the inventor.

"What is needed to enable you to finish it, Mr. Elwood?"

"Money."

"How much?"

"Enough to live on and run a little shop for a few months."

"Is that all?"

"Yes, that's all. My tools are all in pawn at present."

"I have money enough. I'll back you up. Don't worry any more. You must move out of this locality. Come to No. — Wall street to-morrow and ask for Jack Haile up in Mr. Nelson's office. I'll see that you shall have a chance to finish that invention."

Mrs. Elwood fell on her husband's neck and wept tears of joy. Jack gave her some money, and then he and Nettie went down to the carriage and were driven away.

"If he accomplishes what he is after," Jack said to Nettie as they rode away, "he will become famous all over the world, and his invention will be worth millions."

"But won't you have an interest in it?" she asked.

"That's what I want to find out to-morrow, when he comes down-town."

The next day the inventor came down to Nelson's office, and Jack took him into a room and had a long talk with him.

"I am a minor," Jack said to him, "but that makes no difference. I have the ready cash. I'll back you up, furnish a flat for you over on the west side, and allow you thirty dollars a week salary to live on, and pay all the shop expenses, and, when the machine is finished, give you \$10,000 for a half interest in it."

"I'll do it! Good Lord! Other men have been trying to starve me into giving it away for a few hundred dollars."

"I like to give others a chance. Here's \$500 with which to hire a flat and furnish it. When it is gone let me know. After you have moved you must rent a shop and get to work at once."

Elwood took the money and hurried away with it, and Jack went to Nelson and asked him to give him a note to his lawyer, so as to insure a proper reception.

Nelson promptly wrote the note for him, and Jack took it to the lawyer.

He told him what sort of an agreement or contract he wanted drawn up for Elwood and himself to sign, and the lawyer took notes of it and promised to send it to him the next day.

While he was waiting there, Jack heard two brokers talking in low tones.

"Yes," said one, "Hallam and Blumm are to do the buying and booming, and the rest of us are to remain in the back-ground."

"Yes, and each must swear to keep the secret."

"Of course. We'll begin on Saturday."

Jack heard and did a lot of hard thinking.

"Hallam and Blumm to do the buying and booming," he repeated to himself a dozen times. "Well, I'll see about that," and he hurried back to Nelson's office.

He said nothing to any one about what he had heard. But on Saturday morning he was up in the visitor's gallery of the Stock Exchange, looking down on the brokers on the floor.

Blumm and Hallam were both there, and they were both buying all the Kansas Pacific stock they could get hold of.

Jack went down, went over to the bank, and ordered 20,000 shares of Kansas Pacific bought on his account on ten per cent. margin. It was then ruling at 77.

"Whew!" whistled Elam. "The boy has nerve. Kansas Pacific is a glut on the market. But he has got a tip, I guess."

In ten minutes the 20,000 shares were bought. Half an hour later it was ruling at 78.

Jack went over and ordered 10,000 more shares bought the same way, and then went and told Nettie what he had done.

CHAPTER XVII.

JACK IN HIS NEW OFFICE.

When Monday morning came Jack got possession of his new offices. The new carpets were put down and handsome furniture moved in, and in a few hours the five rooms were the prettiest in the building.

One room was furnished as a ladies' sitting-room or parlor, and was to be Nettie's. Nelson came in and expressed astonishment at the way the rooms had been furnished.

"Why, they are like so many parlors," he said.

"Of course," said Jack. "Haven't you heard the old song about the spider's invitation to the fly to walk into his parlor?"

"Yes, but I didn't know you were going to run a spider game."

"Nor am I. There are not going to be any flies on me at all."

"Ah, I see," and the broker laughed.

"Any news on the street to-day?" Jack asked him a few minutes later.

"Yes. There's a flurry in Kansas Pacific."

"What's it ruling at now?"

"It was at eighty-two a half hour ago."

"Why, it was going at seventy-seven Saturday."

"Yes. It's booming."

"Who is booming it?"

"Hallam and Blumm, I believe."

"Got any yourself?"

"No. I'm afraid of it. Somebody is going to get burned."

"How high will it go?"

"Nobody knows."

Jack went on with his work in arranging his office.

Elwood came in and said he had been moving his family over to the west side of town.

"And we have been moving, too," said Nettie. "These are to be Jack's offices, and I am to have a room here, too. Bring Grace down with you to-morrow. Oh, I forgot. You have just moved and she and her mother must have their hands full."

"Everything is straightened out now. She can come down and help you if you need her."

"Oh, I only want her company, that's all."

"Then she'll be only too glad to come and spend the day with you. This is a splendid office."

"Yes, and I am so proud of them."

"Have you found a shop yet?" Jack asked.

"Yes, sir, and I would like to have you look at it before I take it."

"Why?"

"It's quite a plant and well adapted for all kinds of electrical work."

"Why not take it then?"

"It's too large unless I put up other work and made a business of it."

"Ah, I see. Can you make it pay?"

"I can."

"Sure of that?"

"Yes, positive, if—if——"

"If what? Out with it."

"If \$10,000 worth of machinery and material is put into it."

"Will that be enough?"

"Plenty, sir."

"Take the place then. I have made more than that to-day, and I'll risk it."

Nettie looked at him and asked:

"Have you, really?"

"Yes, and more."

Her eyes opened wide.

She went up to him and asked in a low tone of voice:

"Has it boomed any since you bought it, Jack?"

"Yes, five points."

"Oh, my," and she started.

Jack placed a finger on his lips in token of silence, and she turned to look through one of the other rooms.

Elwood soon left and then Jack told Nettie that were he to give the order to sell his Kansas Pacific then he'd make \$150,000.

"Why don't you sell, then?"

"Because it will be worth more to-morrow."

"The bottom may drop out before that," she returned.

"No. It is not high enough to get top-heavy yet."

"Well, you know best."

When business closed it was ruling at 85, and Jack looked for it to go to 90 by noon the next day.

Jack met Blumm and Hallam in front of the Stock Exchange but they did not see him.

They had the air and manners of men who were masters of the situation, and were in great glee.

"It will reach 100 to-morrow," he heard Blumm say to Hallam.

"I think it may go beyond 90," the old man said. "There's very little offering now."

"There may be some dumped on to you to-morrow," said Jack to himself. "I am going to jump on you two with both feet."

He went back to his office and found Tom Mason there with Nettie.

"Hello, Jack! What's all this? Working for yourself as you said you would the other day?"

"Yes," and Jack laughed. "I am paying myself a good salary now, and don't have to run any errands and have nobody to suspect me of stealing money."

"I heard you scooped Blumm for \$10,000. Is it true?"

"Yes, and I got the money, too."

"Whew!" and he whistled his astonishment as he looked at Jack. "You must have had a windfall."

"No, unless that dynamite business might be called such. The money the brokers gave me that day was my capital, and my first go was a success."

"But your tips?"

"I picked them up. Nobody gave me any tips. I went in on my own game."

Tom was astonished at the rise of his chum, and gazed at the splendidly furnished suite of rooms in rapt admiration.

Then he turned to Jack and said:

"You've climbed up above me, Jack. Are you going to shake me?"

"No, Tom. We are both the same boys we always were, are we not?"

"Yes, I think I am, at any rate," Tom replied.

"Of course we are, and I hope we may always be friends."

That evening Nettie told her mother that Jack had put every dollar of his money in a stock that was booming, and was already several thousand dollars ahead.

The widow was very happy over the news, and she dreamed that night that she was living in a fine house, and had a carriage and servants.

The next day when the Stock Exchange opened the excitement over Kansas Pacific rose to fever heat. The shares had jumped up to ninety-two, and men grew frantic in their efforts to control it and make fortunes.

There were but a few hundred shares in the market that were offered, and Blumm and Hallam gobbled them up and kept calling for more.

Jack ran over to the bank and ordered 10,000 shares sold.

It was done and Hallam caught his breath as he took it.

Blumm came out to get some fresh air after the blow, and Jack went to him and said:

"Those 10,000 shares just sold were mine. I've got 10,000 more. Do you want 'em?"

"Eh! Blast you! Are you in this?"

"Yes, I am in it. Do you want 10,000 more shares, or shall I have 'em dumped inside?"

"I'll take them, and be hanged to you!"

"Well, will you go over to the bank and take 'em?"

"Yes."

"Come on."

They hurried over to the bank, where Jack ordered 10,000 more shares sold at 95.

Then they went out.

Jack hurried back to the Stock Exchange and saw Blumm and Hallam meet.

Both were as pale as death.

"They may go under," he thought, and hurried out to sell the balance.

He met Hallam at the door and said:

"I am going to give you another load, Mr. Hallam."

"How many shares?"

"Ten thousand shares."

"You lie! You haven't got 'em!"

Jack smiled and replied:

"Come over to the bank, or shall I dump 'em on you?"

"I—I'll take 'em," groaned the old man, and he went over to the bank and took the balance.

Jack smiled as he went out.

He saw the two brokers meet again, and as they looked up at him in the visitors' gallery, he smiled and waved his hand at them.

When the clock struck two the stock had gone to 97, and was still going up.

Jack met Hallam again and said:

"Will you take ten thousand shares to-morrow at 100?"

"No!" gasped the old man.

"Then you'll go under. I am getting even with you, Mr. Hallam. There are many ways of killing a dog other than by poison."

The old man ran back inside the Stock Exchange, and told Blumm that Jack had another block of ten thousand shares ready to unload the next day.

Blumm nearly fainted.

Jack did not have another share, but they did not know that, and so he enjoyed their agony.

They tried to unload quietly, but it got out, and a wild panic ensued, the stock dropping ten points in as many minutes.

CHAPTER. XVIII.

JACK GIVES A HARD BLOW.

The scene that followed the break in the corner on Kansas Pacific beggars description.

Men ran hither and thither, howling like so many maniacs.

Blumm looked up at Jack in the visitors' gallery and shook his fist at him, howling out something which could not be heard above the din raised by the others.

Jack only smiled back at him, and the big broker dashed out of the room below and made a break for the stairs that led up to the gallery.

Jack knew he was in such a rage that he would be seriously hurt, if not killed, if he fell into his clutches, so he dodged through the crowd and made his way to the further end.

Blumm dashed into the crowd of visitors like a madman, hoarsely crying out:

"Let me get at him! Let me catch him," and as the place was crowded, he knocked people right and left in his vain effort to get to the spot where he had last seen Jack.

Some tried to get out of his way, but others gave him blow for blow, till at last he had a half dozen angry men on his hands.

"Kill him!"

"Throw him over!"

"Pitch him downstairs."

A half dozen men seized and threw him over the gallery to the floor below.

Fortunately, he fell on two stalwart brokers, who broke his fall, else he would have been badly hurt.

Thinking he had lost his balance entirely, several of the brokers led him out and called a carriage to take him to the hospital.

"I won't go to any hospital," he exclaimed. "I am not hurt. I am all right."

"Of course you are," said a friend, "but you are very excited. Keep cool—keep cool."

"Where's Hallam—where's Hallam?" he cried, and some one told him Hallam was holding his own all right and not to worry.

They finally succeeded in keeping him off the floor of the Exchange till the business for the day closed. Then Hallam came out, looking haggard and worn.

Jack came down from the gallery and joined the crowd in front of the Exchange. He caught Blumm's eye and smiled again.

With a howl of rage the broker sprang at him.

But again Jack evaded him by dodging into the crowd.

Not one in a hundred knew that Jack was even the object

of his wrath. They thought he was dodging like the others—simply to get out of harm's way.

He went over to his office and found Nettie in charge, with inventor Elwood's daughter for company.

"Oh, Jack!" cried Nettie, the moment he entered. "They say there's a panic over at the Stock Exchange."

"Yes, and the corner has gone to pieces," he replied, as he shook hands with Grace.

"What have you done? Did you sell?"

"Yes, at 95."

"Oh, my," and her eyes opened wide as she realized that he had made a clear half million dollars on the deal.

"This celebrates our new office well, doesn't it?" and he caught Nettie round the waist and waltzed round the room with her.

She was so happy she cried, and Grace was quite unable to understand it till she was told what good fortune had come to Jack.

Nelson came in and grasped his hand, saying:

"I'm sorry I didn't go in as you did."

"I gave you the hint," Jack replied.

"So you did, but I was afraid of the stock."

"I got out of it just in time."

"Yes. They say you smashed the corner with 20,000 shares."

"I had 30,000 shares and was laying for them. You know how Hallam and Blumm have treated me."

"Yes, and you have wreaked a terrible vengeance on them."

"I am glad of it. Blumm is the meanest man in Wall street."

"I hear that Osborne was singed too," Nelson remarked.

"I don't think he was in the corner though. He and Blumm don't love each other much."

"No, but I think he was carrying a big block to unload at par. But it went to pieces at 97."

Osborne came over looking pale and haggard.

"I want to see you, Jack," he said the moment he entered.

"Yes, sir," and Jack led the way into a little private office—the first time he had used it for business.

"What can I do for you?" he asked, as soon as the broker was seated.

"I am badly squeezed and must have help. Can you lend me \$100,000 for sixty days?"

"Yes, sir."

"Will you do it?"

"I will if you want it."

"I want it."

Jack wrote the check and handed it to him.

Osborne gave him a receipt for it.

"This will save me in the Exchange to-morrow," the broker said. "Blumm has often boasted that he would run me out of the street. You have downed him, I think, and I am badly singed. But I'll laugh at him to-morrow."

"I had my laugh to-day," said Jack, "and he twice tried to attack me."

"You are the wonder of the street to-day, Jack, and I am utterly unable to understand it."

"I used the money you and your friends gave me after that dynamite racket," Jack replied, "and now I am glad of a chance to do something for you."

That night Mrs. Haile heard that Jack had made a fortune in Wall street. She did not faint, because she had been told to expect it.

"Now for a whole house, servants, and a carriage, sweetheart," said Jack to her as he kissed her. "Oh, what a gay widow you'll make! No getting married now, mind, till I get a chance to approve of your choice."

"No, nor until I am married," put in Nettie. "It's my time next."

"I'll see you two married first," the widow replied, laughing. "I am happy enough as I am."

"Good! I like that," Jack said, and then he slapped Rob on the shoulder and said:

"Old man, you shall have a pony to ride in the park after school hours."

"Don't get a bob-tailed one," was Bob's quiet reply, "and let him be coal black if you can find one of that color."

"Anything else?"

"That's enough just now. I'm afraid I'll burst if I get too much all at once."

There was a hearty laugh, and soon after that they retired for the night.

The next day nearly everybody in Wall street who knew Jack Haile came to his office to see and congratulate him.

Nettie was there, and a number of young brokers were impressed with her beauty when they heard that she was his sister.

Nelson introduced several of them to her. She had reached a position now which she adorned, and was still the same sweet girl she had always been.

Both Hallam and Blum were so badly crippled by the slump in Kansas Pacific that each had to sell a good deal of real estate in order to keep their places in the Stock Exchange.

Osborne pulled through all right, and no one but Jack knew how he had managed to do so. All sorts of rumors were flying about the street, and one was that Osborne was ruined.

He published a card to the effect that he owed no man a dollar, and was still at the old stand ready for business.

When all commissions had been paid, Jack found that Kansas Pacific had paid out for him over a half million dollars.

A few days later he was in his office when a desperate-looking man came in with a satchel in his hand, and asked if Mr. Haile was in.

"No, sir," Jack replied. "He has just stepped out. Take a seat. He'll return inside of an hour."

The man sat down and held the satchel in his lap, looking suspiciously around the room.

Jack went into another room and said to Nettie:

"Put on your hat and cloak and go over to Osborne's office and wait there for me."

"Why, what's the —"

"Sh! Go at once!"

She went and Jack followed.

He told the janitor that a dynamiter held possession of his office, and he ran out into the street yell:

"Police! Police!"

A crowd quickly gathered.

CHAPTER XIX.

THE DYNAMITE SCARE.

The janitor's call for the police caused every man in the building to look out of the windows to see what the trouble was.

"There's a dynamiter in there! Look out! Look out!" he yelled, as he looked up at the windows.

That was enough, and the next moment the clerks, stenographers, bookkeepers, messengers and brokers made a rush for the corridors and the stairs.

The man with the satchel in Jack's office suddenly sprang up and rushed out with the crowd.

No one noticed him till Jack saw him on the steps just above the sidewalk.

Several hundred people had crowded into the space in front of the building.

"There he is," said Jack to the officer who was trying to get from the excited janitor some idea of the cause of the excitement.

"Who—what is he?" the officer asked.

"That man with the satchel. Look out for dynamite."

The officer pushed his way through the crowd and asked the man what he had in his satchel.

"My tools. I am sent here by my boss to dress up some desk furniture Mr. Haile bought the other day."

The officer turned to Jack and asked him what he meant by telling him that the man was a dynamiter?

An explanation followed, and the workman opened his satchel and showed his tools and pots of varnish.

"The laugh is on me," said Jack. "Come on up. I am the one you are looking for."

The officer mounted the steps and sang out:

"He is an honest workman sent here to polish up some desks. It's all a mistake."

Then some of the tenants in the building began to berate the janitor for giving them such a scare.

"It was that young fellow Haile," the janitor said. "He came down and told me a dynamiter held possession of his rooms, and so I hollered for the police."

Then they rushed in on Jack and geyed him unmercifully.

"The laugh is on me, gentlemen," he replied. "I thought he was after me. Just look at that satchel," and he held it up for them to look at. "My hair stood on end when he asked for Mr. Jack Haile. I told him the gentleman was not in, stepped into the next room and sent my sister out, and then slipped myself. I didn't intend to stay and get blown up."

"That was a good way to get out," said a voice in the crowd. "But how are you going to get out of paying for the wine and cigars for the joke?"

"Why, I am going to pay out. Wine and cigars for every man in the building, and ice cream for the girls. Just appoint a committee to arrange the treat and get the name of every one who belongs in the building, and I'll pay the bill for the entertainment. I'll tell you, I am glad I wasn't blown up."

"Good! Good! So are we," and a general laugh followed.

"As for the man who came in with that satchel, I'll give him a week's wages for not blowing us all up."

"Good for you, Jack!"

Scores of brokers came up to him and shook hands with him, and several pretty typewriters thanked him for the promised treat.

"But it was an awful fright you gave us," said one pretty little blue-eyed girl.

"Yes, but I guess it was not as bad as mine was. He was after me, you know."

Tom Mason came over after awhile, and Jack asked him to go over to Osborne's office and fetch Nettie back.

She came in laughing. Tom had told her all about the mistake Jack had made.

"We are still alive!" Jack said to her as she came in.

"Yes, but I was frightened almost to death, though."

She saw the supposed dynamiter at work and shuddered, for he was an ugly fellow, though the furniture man declared he was one of his best men and had a wife and several children.

The brokers all came to know Jack Haile after Kansas Pacific and the dynamite scare.

But as he did no commission business, they all wondered why he should have such a fine office and so many rooms.

"I like a good office," he said to one of them one day, "and pay my rent for the whole year with one check, so I am not worried about it."

A short time after he opened his office a man came in and said he wanted Jack Haile to invest some money for him.

"But I am not a broker," Jack said to him. "Mr. Nelson

in the rooms across the way there is a member of the Stock Exchange. He'll attend to it for you, for it's in his line."

"But I don't want him to do it," the man said. "I want you to take charge of it. You have good luck all the time, I hear, and——"

"Nonsense," replied Jack. "I would have had luck the moment I began to handle other people's money."

"I have a certified check here, and I want you to put it where you think it will pay best."

"But I am no broker. I have no license to do business. I don't even handle a cent of my own money."

"You don't."

"No. I just ask the bank to buy for me when I want a certain kind of stock and they buy it."

"Well, I am sorry you won't take it," the man said as he turned to go out.

"Yes. Mr. Nelson is a very successful broker. You had better try him."

"No, I wanted you. I've got faith in your good luck," and he left.

Grace Elwood was with Nettie nearly every day at the office. The two girls had become fast friends, and Jack spent many pleasant hours with them.

Nettie was now Jack's clerk and secretary, and knew all about his business.

He had no bookkeeper, for the reason that he had nothing for him to do.

"You don't seem to be doing any business here, Jack," Osborne said to him one day.

"No. I am doing a good deal of studying and watching, though," he replied. "To do one or two strokes a year like that of Kansas Pacific will satisfy me. I am not a pig."

"Blumm and Hallam both think you are."

"I daresay. But there are others who think better of me, I hope."

"Oh, yes, of course."

The days and weeks rolled on, and Jack saw no chance to do any business. Quite a number of men came to him with schemes in which they wanted him to invest. But he turned a deaf ear to them all.

One day he called on the old millionaire, Hatcher, in his office.

"I merely dropped in to pay my respects," he said to the old broker as he bowed to him. "I am glad to see you looking so well."

"Thanks, my young friend. Take a seat. I have not seen you for a couple of months now. They tell me you gave the street quite a shaking up some time ago."

"Yes, sir. I shook some shekels into my bag and got away with 'em."

"Yes, yes, so I hear. It takes a long head to do that, let me tell you. I was with Jay Gould the other day and he said you had given the street the greatest surprise of the whole year."

"Yes, and the best laugh. You heard about the dynamite scare, did you not?"

"Yes, and they say your dodge was a complete success."

"I believe it was. I let him have the entire office. I've got a big bouncer now who keeps his seat at the front door and does not let any suspicious characters get in. He can lick his weight in wild cats and isn't afraid of John L. Sullivan or any other man."

The old millionaire laughed and Jack joined him.

"I don't intend to be run out of my den by cranks hereafter."

"But do you think your man will face dynamite? He may be a Samson in strength and a lion in courage, but dynamite can knock him out, you know."

"That remains to be seen, and Jack laughed as he rose to

his feet. "He can give the alarm, anyway, and I can slide down the gutter by my rear window."

Then the old man laughed, and Jack bowed himself out after extending a cordial invitation to him to call on him in his new quarters.

Nettie and her mother had selected a house up-town, and Jack bought it and gave them carte blanche in furnishing it.

It was a pleasure to them, so Nettie and Grace were not at the office much during the next month. Once all three came down and spent an hour at the office, during which time Jack introduced Nelson to his mother, and the broker invited the party out to lunch with him.

CHAPTER XX.

THE ELECTRICAL INVENTION.

The weeks and months rolled by, and Jack Haile kept quiet in his office. Nettie did not come down often after they moved into their new home. She had become quite a social favorite, young as she was, and social duties were more congenial to her than work in a Wall street office.

Winter had come, and the snow was piled up high on the streets of the metropolis. Jack was in his office studying the reports of Wall street operations, when Elwood, the electrical inventor, came in.

Jack had been paying out a good deal of money for him, but had not lost faith in his ultimate success.

"Mr. Haile," said the inventor, as he entered, "I have such good news to tell you that I had to leave the factory to come down and see you."

"Well, that's pleasant. Take a seat," and Jack turned round and looked him in the face. He saw that a gleam of triumph was in the man's eyes.

"Ah! You have succeeded at last," he exclaimed, as he grasped his hand.

"Yes. The machine is perfected, and does all I ever hoped for," and then he broke down and wept tears of joy.

He had worked for years to perfect his wonderful invention, but the blight of poverty was upon him, and the gaunt wolf was always prowling dangerously near his door. Now success had come to him at last, and the reaction made him as weak as a child.

Jack felt strangely happy, as he sat there and looked at the man of genius whom he had aided in his grand work.

"Well, I am glad for your sake, Mr. Elwood," he said, finally. "You will want to give the world notice of it, I suppose, and let it be seen by men of science."

"Yes, sir—that's it."

"Very well. Go ahead—I am right behind you."

"I have made a contract for fifty thousand dollars worth of other electrical work in the factory," the inventor said, "and there will be profit enough in it to repay you every dollar you have advanced me."

"Very good. We will enlarge the plant with it, if necessary," Jack replied.

"That will enable us to do even better."

"Of course. That's what we want to do. When shall the announcement be made?"

"In a few days. I want to keep it running for one hundred hours first."

"I promised you \$10,000 for a half interest in it when finished, did I not?"

"Yes, but I don't want to take it. I am willing you should have the half interest for what you have already——"

"No, no," and Jack shook his head. "It is little enough for

years of work and study and mental anxiety. I'll give you the check when I have seen it at work."

"Come up to the factory when you leave your office to-day.

"I am anxious for you to see it."

"May I bring a friend with me?"

"Yes, as many as you please."

Elwood then went away, and Jack called on Nelson and told him about the inventor and the machine he had been so long working on, saying:

"I'd like to have you go up with me this afternoon and see it at work."

"I'll go with pleasure," Nelson said. You seem to have more luck than any one I ever heard of."

"But for Blumm's agent dispossessing him for non-payment of rent I should never have heard of him, probably."

"Why, how was that?"

Jack then told the story of the eviction and how he aided the inventor and enabled him to work on his great invention.

"Well, I must say you have more nerve than any man in Wall street," Nelson said after he had heard the story.

"I have the nerve to do anything my judgment tells me is right," Jack replied. "I had faith in the man and banked on him."

That afternoon they went up to the factory and saw the invention at work. It was a complete success, and Nelson asked if he could get an interest in it.

"The plans for its introduction have not been thought out yet," Jack replied. "Mr. Elwood and myself will talk over the matter and decide about what we will do in a day or two. I am not doing much in Wall street to-day and want something to keep me busy."

"One stroke a year like that Kansas Pacific," said Nelson, "will be better than any man in Wall street does."

"Yes, and I'd be fully satisfied with it," said Jack. "But a thing like that comes once in a lifetime, I guess."

"How did you get onto it?"

"By the merest accident."

"What was the accident?"

"I think I'll keep that a secret yet awhile,"

Nelson smiled too, and added:

"I'd like to have such an accident happen to me."

"They happen quite often, but perhaps you don't notice them. I'll tell you how that one happened. I heard two Wall street men talking, and one told the other that Hallam and Blumm would do the buying and booming, and the rest would not be known in it. That was all. I did not even hear the name of the stock mentioned. But I kept an eye on them and found out they were buying up Kansas Pacific, so I bought 30,000 shares on margins and lay for them."

"By George, but you have nerve!"

Jack smiled.

"If it had dropped two or three points I'd have been ruined. But I knew that a strong syndicate had been formed to boom it, and so it would probably go up ten or twenty points before it fell. I let go when it had gone up eighteen points."

"And made over a clean half million."

"Yes, and broke the backbone of the ring. I had some satisfaction in that."

"Yes, of course."

"I have given you the tip and hope you will not repeat it."

"I won't. But if I did it would not do anybody any good, for no man in Wall Street would have the nerve to do as you did. You are on a fair way to make that million you spoke of the day you rolled me in the gutter in front of Osborne's office. Ah! Here comes Osborne now. Hello, Osborne!"

"Hello, Nelson! How are you, Jack?"

Jack tendered him a chair, but the broker said:

"I want to see you, Jack, a few minutes," and he started toward Jack's private office.

Nelson went to his own office and left them alone together.

"Jack, my dear boy," Osborne said, "I can't return your loan to-day. Here's my check for half of it. Give me thirty days on the other half."

"Take all the time you want, Mr. Osborne," Jack replied, "as I am not using any money at all."

"You haven't invested in anything?"

"No. It is lying idle in the bank."

"Why don't you invest where it will draw interest?"

"When I have a million I will."

"But that's the way to make a million,"

"Yes, that's the old way," and Jack smiled. "My way is better, I think."

"What is that?"

"Keep loaded for bears all the time."

"Keep loaded for bears?"

"Yes, or any other game."

"I don't know that I understand you," Osborne said.

"I mean by that to keep my money where I can use it instantly, if necessary."

"Ah, I see. It may be a good rule, but there is an element of uncertainty about it."

"So there is about everything in life."

"Oh, if you look at it in that light, of course."

"That's the only light we have in Wall street—the light of chance. Nothing is certain but death and taxes. Men buy in the expectation of a rise in values. Good judges look to the probabilities and bank on them, and that's all I do. I caught Hallam and Blumm by having the cash on hand, and am ready for any other deal that comes along."

Osborne went away fully convinced that his whilom messenger had some very original ideas about how to make money in Wall street.

"The man who leaves Jack Haile out of his calculations in Wall street makes a costly mistake," Osborne said to himself as he returned to his office.

A few days later the invention on which Elwood had worked so long was exhibited to the public.

It created great interest among electricians and men of science generally, and many capitalists offered large sums for interests in it.

CHAPTER XXI.

FIGHTING AGAINST ODDS.

The winter passed and summer came again.

Jack Haile still had his office in Wall street, spending most of his time in trying to keep from investing money in schemes others had brought to him.

One day a man whom he knew as a quiet sort of a broker in Broad street came in and asked for a private interview with him.

He had a chance to buy some mining stock, he said, and secret advices assured him that a rich lead had been found.

"I can get 10,000 shares of it for \$20 a share. The par value is \$50."

"What's the name of the mine?" Jack asked him.

"The Round Hill Mine. I have 200 shares and will put them in—\$4,000—all the cash I have. You can find out the market value of the shares in a few minutes."

He did not find out in the reports, and said he'll put up the money and buy the block of shares on the strength of the brokers' assurance that an expert had written that a rich lead had been struck.

"But not a word of this," he said.

"No, not a word."

The shares were bought outright, without any margin, and locked up in Jack's safe in his office.

At the end of ten days he saw the stock quoted at \$16, a decline of \$4 a share.

"That isn't encouraging," he said, as he looked over the report. "I must see Mr. Brodie about that," and he went round on Broad street and called at his office.

"He is out, sir," said the office boy.

"Where can I find him?" Jack asked.

"I guess he is over at Mr. Hallam's office across the way," was the reply.

"Mr. Hallam! Does he have dealings with him?"

"Yes. He does business for Mr. Hallam and Mr. Blumm quite often."

"Well, I'll call again," and he went out with a very large flea in his ear.

"I guess I am stuck," he said, as he made his way up to Wall street, "and Hallam and Blumm put up the job on me. I'll sell out at once and say nothing about it."

In ten minutes he had sold out the stock at a loss of fifty thousand dollars.

"That's for doing what I always said I wouldn't do," he muttered, as he gave up the shares. "But I won't do it again. If the man lied to me I'll push the law on him and send him up the river."

The shares kept going down till they reached seven dollars a share, and still Jack had not seen Brodie.

He learned that he had gone to Europe, and so was convinced that the job had been put up on him by old Hallam and Blumm.

One day he met the old man and saw a malicious smile on his face.

"Got any Round Hill mining shares?" the old villain asked.

"No. I had ten thousand shares some time ago, but sold at nineteen. What are you paying for it now?"

"Sold at nineteen!" the old man gasped.

"Yes. I never hold back anything that wants to go downhill. I lost \$10,000 on it, but I could afford to do that after handling Kansas Pacific last year."

The thrust made the old man wince, and he turned away without another word with the young hornet.

Jack chuckled and patted himself on the shoulder.

"He must have thought I still held those shares," he said, as he turned away. "I wasn't going to let him know I was so badly burnt as that. But I am going to see what I can find out about that mine. I know an expert in mines, and I'll send him out to look at it."

The next day he sent for a well-known mining expert.

He came and Jack told him what he wanted him to do.

"If the mine is good telegraph me that 'the milk in the cocoanut is good,' and I'll understand it. If it is not good, don't telegraph about it at all. Here's a check for expenses."

The expert was off that night.

Jack heard nothing from him for at least a fortnight.

Then he received a telegraphic dispatch saying: "The milk in the cocoanut is good."

That was enough.

He telegraphed back to him:

"Shall I buy cocoanuts?"

The answer came:

"Yes, all you can find."

He went out and hunted up brokers whom he knew dealt in mining stocks, and got 10,000 shares of Round Hill mine from one firm at six dollars a share.

"Hallam has some, I believe," said the man he had bought from.

"How many shares?"

"Five thousand shares, I believe."

"Go and buy 'em for me and I'll pay you the commission."

The broker went and Jack soon had the old man's 5,000 shares.

"Hallam said Blumm had 5,000."

"Get 'em for me, please."

He did so.

"There are only 20,000 shares out and I have got 'em all," he said to himself as he left the office.

A week later the news came that Round Hill Mine had developed a new lead, and was turning out the best pay dirt in the whole silver region.

Everybody wanted to buy the stock.

But Jack held to it, and the price went up, up, till it reached 40.

Then he met Hallam in front of the Stock Exchange, and asked if he had any Round Hill shares.

"No," growled the old man.

"I have. I got 5,000 from you at six dollars. I can sell you all you want at 40."

"I don't want any," the old fellow said as he entered the exchange.

He met Blumm and put the same question to him.

Blumm glared at him but did not speak.

Both the brokers secretly sent to him through other brokers, and bought 10,000 shares each at 40.

"It may go higher," he said, "but mining shares are dangerous things to carry. I will never carry 'em."

The price hovered at 40 for a week, and then suddenly dropped down to 27, owing to the new lead giving out very abruptly.

Hallam and Blumm hurried about, trying to sell, and it kept going down—down, till it reached 16, and then they got rid of their holdings.

Each lost two hundred and forty thousand dollars, and Blumm lost his head completely.

He said Jack Halle had had the mine salted, and that if he did not make restitution he would kill him.

In a frenzied rage he ran up to Jack's office and dashed into the rooms like a madman.

Peter Hawley, his bouncer, as he called him, ran up to him and collared him.

"Here, you," Peter said. "What's the matter with you?"

"Hands off!"

"You get out!" and the burly Peter hurled him out of the room with the strength of a giant.

CHAPTER XXII.

JACK AND THE LITTLE WIZARD.

The disturbance caused by Peter Hawley's ejection of Blumm from Jack Halle's offices brought nearly all the tenants in the building out of their rooms.

They were amazed when they saw who it was, for Blumm had the reputation of being a very rich man down in Wall street.

Broker Nelson came running into Jack's office and asked:

"What's the matter with Blumm?"

"Gone crazy, I guess," Jack replied.

"What about?"

"His losses."

"What losses?"

"Some mining shares."

"What's the matter with 'em?"

"Bottom dropped out. I guess."

"Did you have any?"

"Yes."

"What was it?"

"Round Hill mine."

"What did you do with 'em?"

"Unloaded them on Hallam and Blumm."

"Make anything?"

"Yes, a little."

Nelson saw that Blumm was in a violent rage and wanted to get at Jack.

He went downstairs to see him.

"He swindled me! He sold me shares in a salted mine," howled Blumm, in a frantic rage. "I'll kill him if he does not make good my losses."

Jack was at the head of the stairs listening to the broker's ravings.

Scores of brokers came around Blumm, and in a few minutes an officer came up and told him if he did not return to his office he would have to arrest and lock him up.

One of his friends led him away, and a broker came up to Jack's office, and said:

"I bought 1,000 shares of Round Hill mine stock from Blumm yesterday. Do you know anything about the mine?"

"No more than you do, perhaps. I bought it on a rising market and sold it at 40. He held it a week, and then the lead gave out. It happens with many mines, and that's why I never hold mining stocks but a short while. If a new lead should be struck to-morrow the stock would boom, as a matter of course."

"What would you advise me to do with the stock?"

"I am too young to advise any man," Jack replied.

"Then tell me what you would do if you had those shares on your hands."

"I would sell them or any other stock that was going down."

"So would any other sensible man, and that's what I'll do," and the man went back downstairs fully impressed with the idea that Jack Haile was a very long-headed youth.

Blumm was practically ruined, and could not keep his seat in the Stock Exchange. He had to sell it and do business through other brokers.

But he persisted in saying the mine had been salted.

"Bosh!" said Jack. "He and Hallam unloaded the whole concern on me at 20. I lost \$50,000 before I got rid of it. Did anybody hear me say anything about salt? Old Hallam laughed and asked me if I wanted any more Round Hill shares. I told him no, but would take Kansas Pacific, and he dried up."

Hallam had greater resources than Blumm, and managed to keep his place in the Stock Exchange. But he would not say a word to any one about his losses. He had been beaten by a mere boy, and did not care to let the street hear him squeal.

Jack had now more than a million dollars clear cash in the bank to his credit. But he was actually afraid to let any one know it.

Nettie knew, but she kept the secret well for him, not even telling her mother about it.

He met Jay Gould on the street one day, and the great financier stopped and shook hands with him.

"I hear you are doing well," Gould remarked.

"I am not growling about anything in a business way," he replied.

"Well, that is a good sign. Keep your eyes and ears open and mouth shut and you will succeed."

"Thanks. That's just what I am doing now."

"Yes, so I hear. What are you holding now?"

"Cash."

"No stocks?"

"Not a single share."

"Why, how is that?"

"I keep it by me for use when needed. I may not see a

chance once in six months. But it pays even once a year, for money is always good when stocks sometimes shrink up and lose a great deal of weight."

"Yes, even so. But I have always found it pay to hold good interest-bearing stocks."

"Yes, for that's your line. But it isn't mine. I prefer to stand by loaded for any emergency, and find that it pays to do so."

"I hear that you have invested in an electrical machine."

"Yes, I backed the inventor when he had no money, and thus enabled him to perfect it."

"Going to organize a company and issue stock?"

"Oh, no. The inventor and I will run it alone."

The great financier smiled and remarked:

"You are quite young yet and will learn a great deal as you grow older."

"Well, I hope so. I think, though, that I am doing pretty well, considering everything."

"I should say you were. I don't know of anybody who ever did as well. Come and see me some time."

"Thanks. You are always busy. I have a great deal of time on my hands."

"Come when you please. I have some leisure time myself," and the little man with black beard and scheming brain shook hands with him and went on down the street. Perhaps he wondered whether young Haile knew anything about the profits in watered stock.

Gould had not left him five minutes ere a well-known broker came up to him and said:

"You and Jay have played the game well, my boy, but I am right on to you with both feet."

"What are you on to me about?" Jack asked, not a lit surprised.

"I was wondering who was behind you and now I know."

"Who is it?"

"Jay Gould."

"Jay Gould behind me! What's the matter with you? You are a way off!"

"Not much, I guess."

"About 100,000 miles," replied Jack.

"Bah!"

"I never had a dollar of any man's money back of me yet and don't intend to have."

"That'll do," the man said.

"Oh, will it. Do you think Mr. Gould is the man to put a half million dollars of his money in a bank for a boy like me to draw out whenever he wishes?"

"No, and I haven't said he did."

"Well, I can get a check for that amount cashed at any time I want it, and it's my money too."

The broker glared at him, and said brusquely:

"I don't believe it."

"I don't care whether you do or not. But if you want to bet ten thousand dollars that I can't, I'll take the trouble to prove it."

"I don't bet," the broker said.

"Only when you have the money," Jack retorted.

The broker walked away, and Jack went up the street to Osborne's office.

The broker had paid back his loan, and was feeling easy so far as finances were concerned.

"Hello, Jack," Osborne exclaimed. "Come in and give us a pointer on the market."

"What are you paying for them to-day?" he asked.

"That depends upon the guarantee."

"No guarantees."

"Then we don't want 'em."

CHAPTER XXIII.

NETTIE SAVES JACK.

Time sped on, and Jack was nearing his twentieth birthday. He had made his million, but was keeping the fact concealed.

He had found out that down in Wall street it was best for a man to keep his affairs to himself.

"Keep your own cash and counsel well together," was a motto he had picked up from an old mariner one day, and he had never forgotten it.

The electrical works, under the management of Elwood, had proved a great success, and the inventor had reaped a fortune from his invention, which Jack had enabled him to finish.

He was now living in a fine house uptown, and his daughter Grace was the bosom friend of Nettie Haile.

They were both beautiful girls, and very much sought after by young brokers down in Wall street, as they paid a visit to Jack regularly twice a week.

The Widow Haile was known all over the city as the friend of the poor, and everywhere she went the blessings of the poor followed her.

Wherever she heard of a case of destitution or suffering she went in her carriage to relieve it. She knew what poverty was and could never forget what she had herself suffered.

Jack gave her a liberal allowance, and she lived a happy life in making others happy. The pastor of her church courted her, and she told him she would not marry until her children had settled in life.

One day Jack was in his office alone, when two well dressed strangers were announced as waiting to see him.

Tom Mason was now his messenger at double his old salary, and he was told to show the strangers into his private office.

The door was closed behind them.

"Are you Jack Haile?" one of the men asked Jack.

"Yes, that's my name. Take seats, gentlemen."

"We want your check for \$100,000," said the taller of the two men, at the same time holding a big dagger dangerously close to his breast.

Jack turned pale as death, for he saw that they had him.

"Make a noise and you die," the man hissed. "You have plenty of money and we have plenty of desperation. I don't know that our way of getting it is any worse than yours, though the law makes a distinction. Just write that check now, and be quick about it, as I will have to stay here till my partner cashes it at the bank."

Jack did not utter a word, but reached over for his check book and proceeded to fill out the check for \$100,000 and signed his name to it.

"If you have made it out wrong so as to stop the payment of it you will be a dead man a moment after he comes back with it."

"It is all right and payable to bearer," Jack said. "It will be paid on sight."

Just then Jack heard the voices of Nettie and Grace out in the front room. They had just come in.

"Is Jack in?" he heard Nettie ask of Tom.

"Yes, but two gentlemen are with him," he heard Tom reply.

"That's your sister," the taller of the two men whispered.

"Yes."

"Tell her to come back inside of an hour, or half an hour, or you die!"

"How shall I tell her?"

"I'll partly open the door and you can call out to her from your chair."

"Very well. Open the door."

The man opened the door a foot or so, and Jack called out:

"Nettie, is it you?"

"Yes, Jack, and Grace," she replied.

"Come back in half an hour and I will be at leisure."

"Come out here a moment please, I want to see you."

"Excuse me, please, but I can't. Come back in half an hour."

Nettie went to the door, and looked in at him.

She saw him sitting at his desk as usual, but his face told her that something was wrong.

"You'll be through in half an hour?" she asked him.

"Yes, in half an hour," he replied.

"Very well. We'll be back in that time," and she turned away.

The man closed the door and she walked into another room, went to a desk and took out a loaded revolver.

She examined it very coolly and then took a drink of water from the cooler to brace herself up.

But ere she returned to the private office the man with the check had gone to the bank with it.

She opened the door and quickly fired, the man giving a groan and staggering toward the other end of the little office.

"Good for you, Nett!" cried Jack, springing to his feet and drawing another pistol from his drawer. "Keep him down till I run to the bank for the other fellow," and he darted out of the office just as Nelson and his whole force of clerks ran in to see what the shot was about.

"Hello! What is it, Miss Nettie?" the broker asked her, as he dashed into the office and saw the man lying on the floor groaning.

"He is a robber," she replied, as she gave him to pistol and sank down on a chair almost ready to faint.

Jack hurried round to the bank, and found the other man at the cashier's window, looking at that official counting out the big sum the check called for.

"The jig is up!" he said. "Don't pay that check, Mr. Cashier! Stop, or I'll fire," and he aimed at the man.

But he dodged behind another, and then sought to escape by flight.

Jack rushed right after and fired, the ball lodging in his right shoulder.

With an oath the man wheeled round to attack him, and Jack fired again.

He fell right on the steps of the bank, and a crowd gathered instantly.

Quick as a flash Jack slipped away in the crowd, and ran back to his office to relieve Nettie.

He found officers in charge, and was told that Nettie and Grace were in Nelson's office. An ambulance had been sent for, and the wounded man taken to the hospital.

Both the men were badly wounded, and were recognized by the police as very dangerous crooks.

Nelson went in the carriage with Jack, Nettie and Grace, to give any bail required for their appearance.

But none was required, as the men were shot in the commission of a crime.

"Nett, my brave girl," exclaimed Jack, when the cashier gave him back the check he was about to cash, "this is yours. Cash it and place it to your own bank account. But for you I would have lost every penny it calls for."

"Oh, Jack! Why should I take it? I don't need it. You give me everything heart can wish for."

"Take it for the fun of the thing," he replied. "They held me up and you got the money. You just walked right in and blazed away like an old soldier. If you were not my sister, I'd fall heels over head in love with you."

"And I would love you as a sweetheart as much as I love you as a brother," she replied.

That evening Grace was with her and Jack asked her if she would not be a sister to Nettie.

"Why, we are just like sisters now," she replied.

"Yes, but I want you to be her sister-in-law. Do you understand?"

"Oh, my! That's a proposal, Grace," cried Nettie. "If you refuse him I'll scratch your eyes out," and the two girls were locked in each other's arms in a moment.

When she got a chance Grace put out her hand to Jack and said:

"Yes, Jack."

He kissed her and said:

"I have loved you ever since the day I first saw you."

"And I have loved you from that hour, too, Jack. How could I help it, dear? You stretched out a helping hand and saved us."

CHAPTER XXIV.

CONCLUSION.

The bold attempt to rob Jack in his office during business hours naturally created a great sensation in Wall street. It happened when Peter Hawley, his strong man, was absent from his post for a day, and the villains would have succeeded but for the nerve of Nettie Haile, his pretty young sister.

Her act in going boldly into her brother's private office and shooting the man was as much commented on as the attempt at robbery itself.

She woke up the next morning to find herself famous. Congratulations poured in upon her and Jack. Two offers of marriage came that day from parties she had never seen.

"Oh, my Grace!" she exclaimed. "I have two offers of marriage. What in the world shall I do? I don't know either of them."

"Well, I haven't had but one and I am engaged," Grace replied. "If you don't love either decline with thanks."

"Why, I don't even know them."

"You didn't know the man you shot, either," Grace replied, "but that didn't matter, did it?"

"No, but that was different."

Down at his office Jack spent the day receiving congratulations from friends among the brokers.

"You didn't knock him as you did the dynamiter three years ago," a broker remarked to him.

"No. There were two, and they got the drop on me,"

"And you were going to let 'em have the money?"

"Of course. All that a man hath he will give for his life. But I intended to spend double that amount, if necessary, to bring them to justice. But Nettie came in time to save me, and I have given her the check. She now has it added to her bank account."

"It paid her to shoot, then."

"Yes."

Old Hallam, when he heard of the attempt and how it ended, said:

"That boy has more luck than any ten men in Wall street."

"They came very near getting away with him, though, said a friend.

"Yes, but both are in the hospital, and he has his money yet," was the reply.

As for Jack, he was in a peck of trouble to know how to avoid such a peril in the future.

"I am a boy yet," he said to himself, "and there are many who believe they can get away with me, and some may try it again. When a man gets the drop on another it's no use to kick unless one is tired of living. I am not tired yet."

He arranged with the cashier that checks signed by him

with a spot of ink dropped on it, as from the pen, were not only not to be paid, but the one presenting them was to be arrested.

Then he armed himself so as to be prepared for any emergency that might arise in the future, and went about his business as usual.

People had confidence in his judgment or good luck, as some called it, and scores came to him with certified checks begging him to invest money for them.

"I am not a broker," he said to every one, "and will not do business for anybody before I am of age."

"Never mind your age," said one.

"But the law minds it," he replied.

One day a very pretty young woman, not older than himself, came in and asked to see him.

Tom showed her into his private office.

"Are you Mr. Jack Haile?" she asked.

"Yes, miss," he replied. "What can I do for you?"

"That's what I have come to find out," she replied. "I am an orphan with a little property, and I live on the income from rents. I am now nearly of age, and as I grow older I find that it costs more and more to dress well. My income has not increased with my years, and I want to do something to increase it. I have sold one of my houses and now I have come to ask if you won't use the money for me, just as you use your own, and thus increase my income."

"Miss, I am not of age," he replied, "and am not a broker."

"So I have heard; but that will not hinder you either. You can use it as you own, and—"

"But I have repeatedly refused to do any business for any one till I am in the brokerage business."

"Yes, but still you won't refuse to help me, I am sure. My aunt told me not to do it, as she put ten thousand dollars into a broker's hands four years ago and lost every cent of it. But ever since I read about you in the papers I have been thinking of coming to you to ask you to help me."

Jack was puzzled to know how to get out of taking her money, as she had a certified check for fifteen thousand dollars with her.

She would not take a refusal, and laid the check on his desk.

"But you don't seem to understand that one is always in danger of losing money in Wall street," he said to her. "I may lose every cent I have in my next venture."

"Yes, of course. Still I am willing to take the chances on that. If you lose I shall not complain. Now please don't say you won't take it, for I shall never rest contented till you do."

"Well, if I do I must insist that you do not let even your most intimate friend know about it."

"Of course not. I shall keep it a profound secret."

"Well, what name, please?"

"Miss Almie Alden, of 73 W. — street."

Jack wrote a receipt for the check and handed it to her.

She took it and thanked him effusively.

"Now, I may not see a chance to use it for months," he said to her as she rose to go, "as I never touch stocks save where I see a chance to get in a little quick work."

"I shall wait till I hear from you before calling again," she replied, and then she left.

"Well, she was too much for me," he said to himself, "and if it gets out I'll be overrun by women who want me to speculate for them."

Two weeks later Jack saw a chance, and he sailed in.

In ten days he had made \$18,000 for her and \$31,000 for himself in a little flurry in Wall street.

He dropped her a note to call at his office and get the money.

She came, and he gave her a check for \$33,000, saying:

"I was fortunate in striking a deal in which I could make something, and this is the result."

"Do you know I went away from you that day ready to stake my very soul on the certainty of your success?"

"Indeed!"

"Yes, and I hope you won't think me unreasonable when I say I have set my heart on getting \$50,000 before I stop. That will be all I want, and I know you will keep this and try once more for me."

It was a month before he saw her again. He had sent for her to call for a settlement.

She came in looking radiant with smiles and rosy cheeks.

"I have \$52,000 for you," he said.

"Oh, I am so glad. I knew you would do it. I believe in you, Mr. Halle, and you are the only man in the world I do believe in."

"Thanks. My sister said the same thing to me the other day, but I didn't believe her."

"Why not?"

"Because I know she is engaged to marry a certain young man and that she does believe in him, too."

"I promised not to ask you to use my money again, but if you ask me to let it stay, I won't refuse."

Jack laughed heartily, and said:

"Oh, but you are a shrewd girl, Miss Alden. I won't ask you, though. I think I see a way now to get out of it. When I am a broker and of age I shall be pleased to do business for you."

"Well, I am sure I am grateful to you for what you have done. I can now go to Paris with some friends next summer."

She left with Jack's check for the money. But she had scarcely reached the street when Nelson came in and asked:

"What in the world is Blumm's daughter here after, Jack?"

"Blumm's daughter!"

"Yes. That was Miss Annie Blumm who just went down."

"Well, that beats all the games ever played in Wall street," he exclaimed, as he gazed at Nelson.

"Oh, that is her father's work to get a stake again," the

broker said. "She is a nice girl, and she did only what he told her to do. It's a great compliment to you, Jack."

"Well, don't mention it. She told me her name was Alden."

"That's her cousin's name. I know them both. We'll have Blumm in the street again, I guess."

In another week Blumm had another office, and was working hard for business.

Jack's twentieth birthday came, and he and Grace were married in the evening. She was just eighteen and very beautiful.

A short trip to Niagara Falls and the West followed, and then they settled down in the home he had bought for his mother. He is now several times a millionaire, and the father of three children. Nettie married a rich broker and the widow wedded her pastor. Bob is yet single and a well-known man about town. Jack had made his million at twenty.

[THE END.]

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